1981

ANNUAL REPORT

BUSINESS OF 1981 AND 1980

SUPERINTENDENT OF INSURANCE

DEPARTMENT OF JUSTICE
PROVINCE OF PRINCE EDWARD ISLAND

Compiled from the detailed Annual Statements prepared by the insurance companies doing business in Prince Edward Island. These statements are on file in the Office of the Superintendent of Insurance located in the Department of Justice.

The Honourable J. A. Doiron
Lieutenant-Governor of the
Province of Prince Edward Island
Legislative Assemblies
Charlottetown, Prince Edward Island

MAY IT PLEASE YOUR HONOUR

In accordance with Section 18 of the Insurance Act, I have the honour to submit herewith the Report of the Superintendent of Insurance on the operation of insurance business in this Province for the year ended December 31, 1981.

I have the Honour to Be,
Sir;
Your Obedient servant,

George R. McMahon

George R. McMahon, Q.C.
Minister of Justice

PROVINCE OF PRINCE EDWARD ISLAND
DEPARTMENT OF JUSTICE

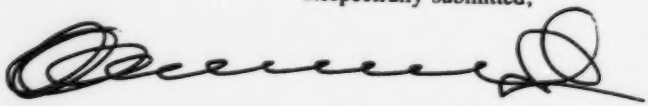
Honourable George R. McMahon, Q.C.
Minister of Justice
Province of Prince Edward Island
Charlottetown, Prince Edward Island

Sir:

I have the honour to submit herewith the Annual Report of the Superintendent of Insurance for the year ended December 31, 1981.

This Report shows the particulars of business of each insurer doing business in the Province with comparative figures for the previous year in all business other than Life Insurance, which figures may be found in the 1980 Report.

Respectfully submitted,



M. B. Fitzpatrick
Superintendent of Insurance

PROVINCE OF PRINCE EDWARD ISLAND

LIST OF INSURANCE COMPANIES

LICENSED TO DECEMBER 31, 1981

The following list of Insurance Companies licensed to do business in Prince Edward Island is published pursuant to Section 8 of Part I of the Insurance Act (R.S.P.E.I. 1974, Cap. I-5):

1. L - Life
2. F - Fire
3. A - Automobile
4. S - Accident and Sickness
5. O - Other Classes

Abbey Life Insurance Company of Canada	LS
The Acadia Life Insurance Company	L
Actra Fraternal Benefit Society	LS
Aetna Casualty Company of Canada	FASO
The Aetna Casualty & Surety Company	FASO
UAetna Insurance Company	FASO
Affiliated FM Insurance Company	FO
Alexander Hamilton Life Insurance Company of America	LS
Allendale Mutual Insurance Company	FO
Allianz Insurance Company	FASO
Allstate Insurance Company	FASO
Allstate Insurance Company of Canada	FASO
Allstate Life Insurance Company	LS
Allstate Life Insurance Company of Canada	LS
American Bankers Insurance Company of Florida	FASO
American Bankers Life Assurance Company of Florida	LS
American Home Insurance Company	FAO
American Life Insurance Company	LS
The American Road Insurance Company	FAO
Anglo Canada General Insurance Company	FAO
Argonaut Insurance Company	FASO
Arkwright-Boston Manufacturers Mutual Insurance Company	FO
The Artisans, Life Insurance Cooperative Society	LS
Assumption Mutual Life Insurance Company	L
Atlantic Mutual Life Assurance Company	LS
Baltica-Skandinavia Insurance Company of Canada	FASO
Bankers Life and Casualty Company	LS
The Boiler Inspection and Insurance Company of Canada	FO
Buffalo Insurance Company	AO
The Canada Accident and Fire Assurance Company	FASO
The Canada Life Assurance Company	LS
Canadian General Insurance Company	FASO
Canadian General Life Insurance Company	LS
The Canadian Indemnity Company	FASO
Canadian Provincial Insurance Company	FASO
The Canadian Surety Company	FASO
Canners Exchange, Subscribers at Warner Inter-Insurance Bureau	F
Cardinal Insurance Company	FAO
The Casualty Company of Canada	FASO
Chateau Insurance Company	FASO

Chicago Title Insurance Company	O
Chrysler Insurance Company	FSO
Chrysler Life Insurance Company of Canada	LS
Chubb Insurance Company of Canada	FASO
The Citadel General Assurance Company	FASO
The Citadel Life Assurance Company	LS
College Retirement Equities Fund	L
Colonia Life Insurance Company	LS
Combined Insurance Company of America	LS
Commerce and Industry Insurance Company of Canada	FAO
The Commerce Group Insurance Company	FASO
The Commercial Life Assurance Company of Canada	L
Commercial Union Assurance Company of Canada	FASO
Commercial Union Assurance Company Limited	LFSO
Commonwealth Insurance Company	FASO
Confederation Life Insurance Company	LS
Constellation Assurance Company	S
Constitution Insurance Company of Canada	FASO
Continental Assurance Company	LS
The Continental Insurance Company	FASO
The Continental Insurance Company of Canada	FASO
The Contingency Insurance Company Limited	FASO
Co-operative Fire and Casualty Company	FASO
Co-operators Life Insurance Company	L
Coronation Insurance Company Limited	FASO
The Credit Life Insurance Company	LS
Crown Life Insurance Company	LS
Cumis General Insurance Company	FASO
Cumis Life Insurance Company	LS
The Dominion of Canada General Insurance Company	LFASO
The Dominion Insurance Corporation	FASO
The Dominion Life Assurance Company	LS
Eagle Star Insurance Company Limited	O
Eaton/Bay Insurance Company	FASO
Eaton/Bay Life Assurance Company	LS
Ecclesiastical Insurance Office Limited	FAO
Economical Mutual Insurance Company	FASO
Electrical Workers' Benefit Association	O
Elite Insurance Company	FASO
Emmco Insurance Company	FASO
The Empire Life Insurance Company	LS
Employers Insurance of Wausau a Mutual Company	FASO
Employers Reinsurance Corporation	O
The Excelsior Life Insurance Company	LS
Family Life Assurance Company	L
Fidelity Insurance Company of Canada	FASO
Fidelity Life Assurance Company	L
Finanical Life Assurance Company of Canada	LS
The Fire Insurance Company of Canada	AO
Fireman's Fund American Life Insurance Company	LS
Fireman's Fund Insurance Company	FASO
Fireman's Fund Insurance Company of Canada	FASO
Ford Life Insurance Company	LS
Foremost Insurance Company	FASO
The General Accident Assurance Company of Canada	FASO
Gibraltar General Insurance Company	FASO

Glacier National Life Assurance Company	LS
Globe Life Insurance Company	LS
Gold Circle Insurance Company	FASO
Grain Insurance and Guarantee Company	FO
The Grand Orange Lodge of British America, Benefit Fund	L
Great American Insurance Company	FASO
The Great Eastern Insurance Company	FASO
The Great-West Life Assurance Company	LS
Le Groupe Desjardins, Assurances Generales	FASO
The Guarantee Company of North America	O
Guardian Insurance Company of Canada	FASO
Hartford Fire Insurance Company	FASO
Herald Insurance Company	FASO
Highland Group Insurance Ltd.	F
Highlands Insurance Company	FAO
The Home Insurance Company	FASO
Ideal Mutual Insurance Company	AO
The Imperial Life Assurance Company of Canada	LS
INA Insurance Company of Canada	FASO
INA Life Insurance Company of Canada	LS
INA Life Insurance Company of North America	LS
Insmor Mortgage Insurance Company	FO
Insurance Company of North America	FASO
The Insurance Corporation of Ireland Ltd.	FAO
Jevco Insurance Company	FAO
John Alden Life Insurance Company	LS
John Deere Insurance Company of Canada	FASO
Kansa General Insurance Company	FAO
Kent General Insurance Corporation	FAO
Knights of Columbus	LS
Laurier Life Insurance Company	LS
Liberty Mutual Fire Insurance Company	FASO
Liberty Mutual Insurance Company	FASO
The London Assurance (discontinuing)	FASO
London-Canada Insurance Company	FASO
London Life Insurance Company	LS
London and Midland General Insurance Company	FASO
Lumbermens Mutual Casualty Company	FASO
Lumbermen's Underwriting Alliance	F
The Manufacturers Life Insurance Company	LS
Maritime Hospital Service Association	S
The Maritime Life Assurance Company	LS
Markel Insurance Company of Canada	FASO
Maryland Casualty Company (discontinuing)	FASO
Massachusetts Indemnity & Life Insurance Company	S
Metropolitan Life Insurance Company	LSO
Midland Insurance Company	FASO
Montreal Life Insurance Company	L
Mony Life Insurance Company of Canada	LS
The Mortgage Insurance Company of Canada	O
Motors Insurance Corporation	AO
The Mutual Life Assurance Company of Canada	LS
Mutual of Omaha Insurance Company	LS
The National Fidelity Life Insurance Company	LS

The National Life Assurance Company of Canada	LS
New Hampshire Insurance Company	FAO
New Rotterdam Insurance Company	FAO
New York Life Insurance Company	LS
Non-Marine Underwriters, Members of LLoyd's, London, England	FASO
North American Company for Property and Casualty Insurance	FASO
North American Life Assurance Company	LS
North American Life & Casualty Company	LS
Northumberland General Insurance Company	FASO
The North West Life Assurance Company of Canada	LS
Norwich Union Life Insurance Society	L
Nova Scotia General Insurance Company	FAO
Occidental Life Insurance Company of Canada	L
Old Republic Insurance Company	FASO
Old Republic Life Insurance Company	LS
Omaha Indemnity Company	FASO
The Order of United Commercial Travelers of America	S
Pacific Employers Insurance Company	FASO
The Paul Revere Life Insurance Company	LS
Pennsylvania Life Insurance Company	LS
The Personal Insurance Company of Canada	FASO
Philadelphia Manufacturers Mutual Insurance Company	FO
Phoenix Assurance Company of Canada	FASO
Phoenix Assurance Company, Limited	FASO
The Phoenix Insurance Company	FAO
Pitts Insurance Company	FASO
Pitts Life Insurance Company	LS
The Portage la Prairie Mutual Insurance Company	FAO
Prince Edward Island Mutual Fire Insurance Company	FO
Principal Life Insurance Company of Canada	L
Protection Mutual Insurance Company	FO
Provident Alliance Life Insurance Company	LS
The Prudential Assurance Company Limited	LFASO
The Prudential Insurance Company of America	LSO
Reliable Life Insurance Company	LS
Reliance Insurance Company	FASO
Royal Insurance Company of Canada	FASO
Safeguard Life Assurance Company	LS
St. Paul Fire and Marine Insurance Company	FASO
Scottish & York Insurance Company Limited	FASO
Seaboard Surety Company	O
Security Casualty Company	FASO
Sentry Insurance - a Mutual Company	FAO
The Sovereign General Insurance Company	FASO
The Sovereign Life Assurance Company	L
The Standard Life Assurance Company	LS
The Stanstead and Sherbrooke Insurance Company	FASO
The Strathcona General Insurance Company	FO
Sun Alliance Insurance Company	FASO
Sun Alliance and London Assurance Company Limited	L
Sun Life Assurance Company of Canada	LSO
Symons General Insurance Company	FASO
Teachers Insurance and Annuity Association of America	LS
The Tokio Marine & Fire Insurance Company, Limited	FASO
Toronto General Insurance Company	FASO
Traders General Insurance Company	FASO

Trafalgar Insurance Company Limited	FAO
Transamerica Occidental Life Insurance Company	LS
Transit Insurance Company	FAO
Transport Indemnity Company	FAO
Transport Insurance Company	ASO
The Travelers Indemnity Company	FASO
Travelers Indemnity Company of Canada	FASO
The Travelers Insurance Company	LS
Travelers Life Insurance Company of Canada	LS
Truck Insurance Exchange	ASO
Unifund Assurance Company	FAO
Union Mutual Life Insurance Company	LS
United Canada Insurance Company	FAO
United States Fidelity and Guaranty Company	FASO
United States Fire Insurance Company	FASO
Utica Mutual Insurance Company	FASO
The Wawanesa Mutual Insurance Company	FASO
The Wawanesa Mutual Life Insurance Company	LS
The Western Assurance Company	FASO
The Western Life Assurance Company	L
Western Surety Company	O
The Yasuda Fire and Marine Insurance Company, Limited	FO
Zurich Insurance Company	FASO
Zurich Life Insurance Company of Canada	LS

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1980

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	10,197,715	3,848,419		37.74
Automobile	12,853,336	8,810,014		68.54
Accident & Sickness	7,015,338	5,254,283		46.81
All Other Classes	1,624,716	760,619		74.89
TOTAL (a)	31,691,105	18,673,335		58.92
LIFE INSURANCE (including annuities)	13,274,706	2,923,366	Death Claims	
		46,929	Disability Claims	
		253,688	Matured Endowments	
			Total Annuity Payments	
		1,870,048	Surrender Values	
		1,658,688	Dividends	
		8,135	Unclassified	
TOTAL (b)	13,274,706	6,760,854		50.93
GRAND TOTAL (a) (b)	44,965,811	25,434,189		56.56

COMPARISON SUMMARY OF TOTAL BUSINESS

IN ALL CLASSES

1981

Other Than Life	Direct Premium Written	Direct Claims Paid		Ratio
Property	10,949,705.	6,511,700.		59.47
Automobile	13,548,576	10,898,376		80.43
Accident & Sickness	8,042,645	5,426,831		67.47
All Other Classes	1,628,391	1,243,718		76.38
Total (a)	34,169,317	24,080,625		70.47
LIFE INSURANCE (including annuities)	17,146,538	2,286,514	Death Claims	
		37,865	Disability Claims	
		330,761	Matured Endowments	
			Total Annuity Payments	
		2,837,259	Surrender Values	
		1,639,064	Dividends	
		21,343	Unclassified	
TOTAL (b)	17,146,538	7,152,806		41.71
GRAND TOTAL (a) (b)	51,315,855	31,233,431		60.86

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

Head Office: Summerside, P.E.I.

INCORPORATED 1885

STATEMENT OF INCOME AND GENERAL RESERVE

Year Ended December 31, 1981

	1981		1980	
UNDERWRITING INCOME				
Premiums		$ 2,216,887.		$ 2,037,783.
Less reinsurance premiums	$ 256,036.		$ 183,049.	
Less faculative commissions	7,865.		5,311.	
	248,171.		177,738.	
Unearned premiums	53,371.	301,542.	(39,466.)	138,272.
		1,915,345.		1,899,511.
EXPENSES				
Administration		400,788.		338,483.
Agents commissions		333,229.		323,424.
Depreciation		16,204.		12,129.
Fire prevention tax		16,627.		15,286.
Losses incurred	1,190,509.		838,845.	
Less recoveries from reinsurance	171,090.	1,019,419.	25,000.	813,845.
		1,786,267.		1,503,167.
Net underwriting Income		129,078.		396,344.
OTHER INCOME				
Net interest	493,505.		365,418.	
Net commissions	15,900.		11,840.	
Net office rentals (loss)	(2,360.)		2,987.	
(Loss) on sale of investments	(118,377.)	388,668.	(125.)	380,120.
Net income		517,746.		776,464.

General reserve, beginning of year		
As Previously Reported	2,553,177.	1,807,122.
Adjustments resulting from changes in accounting policies	334,692.	316,836.
Adjustment of prior year	12,553.	-
As restated	2,900,422.	2,123,958.
General reserve, end of year	$ 3,418,168.	$ 2,900,422.

PRINCE EDWARD ISLAND MUTUAL FIRE INSURANCE COMPANY

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1981

ASSETS

	1981	1980
Receivables	$ 276,010.	$ 152,796.
Prepaid items	8,240.	3,272.
	284,250.	156,068.
Deferred premium acquisition costs	233,112.	233,164.
Investments	4,831,598.	4,082,078.
Land, building and equipment	163,698.	150,342.
	$ 5,512,658.	$ 4,621,652.

LIABILITIES

Bank indebtedness	$ 123,097.	$ 37,961.
Payables		
Provisions for unpaid loss claims	249,046.	90,571.
Other	110,677.	34,339.
	359,723.	124,970.

Unearned premiums	1,611,670.	1,558,299.
EQUITY		
General Reserve	3,418,168.	2,900,422.
	$ 5,512,658.	$ 4,621,652.

HIGHLAND GROUP INSURANCE LIMITED

Head Office: Summerside, P.E.I.

INCORPORATED 1973

STATEMENT OF INCOME AND RETAINED EARNINGS

For the Year Ended December 31, 1981

	1981	1980
Gross premiums	$ 49,610.	$ 49,093.
Less: Increase (decrease) in reserve for unearned premiums	(227.)	2,928.
Reinsurance premiums	750.	1,000.
	49,087.	45,165.
Underwriting expenses		
Bank charges and interest	2,340.	986.
Directors fees	680.	560.
Fees, licenses and taxes	890.	1,230.
Losses incurred	1,274.	-
Office and miscellaneous	263.	382.
Management fees	8,078.	7,200.
Professional fees	1,148.	820.
Travel and entertainment	1,948.	233.
	16,621.	11,411.
	32,466.	33,754.
Investment income	31,689.	14,525.

Income before income taxes	64,155.	48,279.
Income taxes	9,917.	13,163.
Net income	54,238.	35,116.
Retained earnings, beginning of year		
As previously reported	97,665.	60,349.
Adjustment of prior years	25,350.	23,150.
As Restated	72,315.	37,199.
	126,553.	72,315.
Dividends	4,500.	-
Retained earnings, end of year	$ 122,053.	$ 72,315.

HIGHLAND GROUP INSURANCE LIMITED

BALANCE SHEET

FOR THE YEAR ENDED DECEMBER 31, 1981

ASSETS

	1981	1980
Cash	$ 2,141.	$ 5,987.
Receivables	36,146.	20,834.
Investments	252,750.	152,750.
	$ 291,037.	$ 179,571.

LIABILITIES

Bank indebtedness	$ 2,500.	-
Payables and accruals	33,194.	$ 31,331.
Unamortized mortgage discount	5,658.	-
Income taxes payable	9,917.	13,163.

Deferred revenue	51,269.	44,494.
Reserve for unearned premiums	1,980.	1,800.
	10,735.	10,962.
SHAREHOLDERS' EQUITY		
Capital stock	105,000.	50,000.
Retianed earnings	122,053.	72,315.
	227,053.	122,315.
	$ 291,037.	$ 179,571.

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island

Insurer	Policies in Force End of 1980		New Issued and Other Additions in 1981		Policies in Force End of 1981	
	No.	Amount	No.	Amount	No.	Amount
Abbey Life Insurance Company of Canada	4	110,398	1	25,200	5	135,598
The Acadia Life Insurance Company	37	922	2	46	39	968
Actra Fraternal Benefit Society	11	51,000	14	84,000	25	135,000
Aetna Life Insurance Company	1	5,000			1	5,000
Alexander Hamilton Life Insurance Company of America	743	1,989,540	466	983,889	1,209	2,973,429
Allstate Life Insurance Company						
Allstate Life Insurance Company of Canada	26	966,000	1	98,000	27	1,064,000
American Bankers Life Assurance Company of Florida		629,582		103,359		732,941

American Life Insurance Company						
The Artisans, Life Insurance Cooperative Society						
Assumption Mutual Life Insurance Company	381	3,064,481	88	2,239,975	469	5,304,456
Atlantic Mutual Life Assurance Company	44	19,846	17	8,075	61	27,921
Bankers Life and Casualty Company						
The Canada Life Assurance Company	2,578	93,828,359	179	17,875,265	2,757	111,703,624
Canadian General Life Insurance Company	26	12,944,730	130	13,268,292	156	26,213,022
Chrysler Life Insurance Company of Canada	18	41,115	16	93,521	34	134,636
The Citadel Life Assurance Company	46	5,171,082	32	865,393	78	6,036,475
College Retirement Equities Fund						
Colonia Life Insurance Company	1	2,000	1	100,000	2	102,000
Combined Insurance Company of America		140,000		20,000		160,000
The Commercial Life Assurance Company of Canada	221	5,514,169	23	877,285	244	6,391,454
Commercial Union Assurance Company Limited	74	7,691,322	70	4,721,824	144	12,413,146
Confederation Life Insurance Company	1,446	35,930,362	4	48,126,181	1,450	84,056,543
uContinental Assurance Company	'	25,000			1	25,000
Co-operators, Life Insurance Company	1,016	31,115,550	993	9,678,461	2,009	40,794,011
The Credit Life Insurance Company						
Crown Life Insurance Company	446	23,968,529	6	8,346,815	452	32,315,344
Cumis Life Insurance Company	355	24,974,321	33	10,082,750	388	35,057,071
The Dominion of Canada General Insurance Company	8	3,198,784		135,600	8	3,334,384
The Dominion Life Assurance Company	1,473	23,155,370	53	5,736,377	1,526	28,891,747
Eaton/Bay Life Assurance Company	259	6,537,804	5	651,860	264	7,189,664
Electrical Workers' Benefit Association	126	201,600	12	19,200	138	220,800
The Empire Life Insurance Company	1,836	26,145,642	27	595,500	1,863	26,741,142
Equitable Life Insurance Company of Canada	17	29,766,364	11	224,499	28	29,990,863
The Excelsior Life Insurance Company	718	48,352,884	50	2,554,119	768	50,907,003
Family Life Assurance Company	102	3,369,266	15	1,929,136	117	5,298,402
Fidelity Life Assurance Company	7	105,736	6	823,290	13	929,026
Financial Life Assurance Company of Canada	3	300,229			3	300,229
Fireman's Fund American Life Insurance Company						
Ford Life Insurance Company		2,380,773		1,932,959		4,313,732
Glacier National Life Assurance Company	1	11,281			1	11,281
Globe Life Insurance Company	5	19,801	1	30,276	6	50,077
The Grand Orange Lodge of British America - Benefit Fund	168	340,685		13,346	168	354,031

TABLE "A"

LIFE INSURANCE

Exhibit of Policies in Force (Direct) in Prince Edward Island (continued)

Insurer	Policies in Force End of 1980		New Issued and Other Additions in 1981		Policies in Force End of 1981	
	No.	Amount	No.	Amount	No.	Amount
The Great-West Life Assurance Company	1,767	58,879,578	39	15,409,967	1,806	74,289,545
The Imperial Life Assurance Company of Canada	4,759	106,275,271	893	32,552,713	5,652	138,827,984
INA Life Insurance Company of Canada						
INA Life Insurance Company of North America						
John Alden Life Insurance Company		104,474				104,474
Knights of Columbus	409	4,819,788	90	1,430,535	499	6,250,323
Laurier Life Insurance Company	71	183,433			71	183,433
London Life Insurance Company	1,554	23,155,493	223	6,722,398	1,777	29,877,891
The Manufacturers Life Inusrance Company	580	4,638,148		35,726	580	4,663,874
The Maritime Life Assurance Company	1,111	62,774,832	75	12,021,693	1,186	74,796,525
Metropolitan Life Insurance Company	4,842	16,506,032	702	15,758,956	5,544	32,264,988
The Monarch Life Assurance Company	39	410,777	1	110,639	40	521,416
Montreal Life Insurance Company	30	272,717	1	30,193	31	302,910
Mony Life Insurance Company of Canada			5	649,000	5	649,000
The Mutual Life Assurance Company of Canada	7,271	129,135	1,464	51,371	8,735	180,506
Mutual of Omaha Insurance Company	586	15,233,812	129	3,571,312	715	18,805,124
The National Fidelity Life Insurance Company						
The National Life Assurance Company of Canada	75	17,851,503	23	2,988,868	98	20,840,371
New York Life Insurance Company	91	3,351,645	52	1,132,549	143	4,484,194
North American Life Assurance Company	692	19,578,118	24	3,329,786	716	22,907,904
North American Life & Casualty Company	69	517,500	1	6,500	70	524,000
The North West Life Assurance Company of Canada	17	832,560	1	547,320	18	1,379,880
The Northern Life Assurance Company of Canada	47	1,774,059		127,411	47	1,901,470
Norwich Union Life Insurance Society	46	694,597		1,972	46	696,569

Occidental Life Insurance Company of Canada	8	59,990	35	7,558,019	43	7,618,009
Old Republic Life Insurance Company		1,267,171		1,477,414		2,744,585
The Paul Revere Life Insurance Company	3	509,397		14,151	3	523,548
Pennsylvania Life Insurance Company	37	984,132	7	652,601	44	1,636,733
Pitts Life Insurance Company	1	70,500	1	5,000	2	75,500
Principal Life Insurance Company of Canada						
Provident Alliance Life Insurance Company	2	2,455,338		664,900	2	3,120,238
The Prudential Assurance Company Limited	153	42,192	53	962	206	43,154
The Prudential Insurance Company of America	3,804	81,602,379	293	10,143,408	4,097	91,745,787
Reliable Life Insurance Company	2	6,924,340		7,989,863	2	14,914,203
Royal Insurance Company Limited	37	500,352	17	321,940	54	822,292
Royal Life Insurance Company			42	697,787	42	697,787
Safeguard Life Assurance Company	4	44,986	2	10,000	6	54,986
The Sovereign Life Assurance Company	6	379,058	20	377,366	26	756,424
The Standard Life Assurance Company Limited	991	28,135,633	76	2,411,914	1,067	30,547,547
Sun Alliance and London Assurance Company Limited	115	3,798,583	27	1,868,990	142	5,667,573
Sun Life Assurance Company of Canada	3,251	95,201,186	639	23,332,506	3,890	118,533,692
Teachers Insurance and Annuity Association of America	3	110,974			3	110,974
Toronto Mutual Life Insurance Company	49	536,600		61	49	536,661
Transamerica Occidental Life Insurance Company	636	29,781,427	23	1,736,651	659	31,518,078
The Travelers Insurance Company	15	242,549		7,102	15	249,651
Travelers Life Insurance Company of Canada	4	1,836,390	2	1,032,463	6	2,868,653
Union Mutual Life Insurance Company	1	5,000			1	5,000
United of Omaha Life Insurance Company	3	20,450			3	20,450
The Wawanesa Mutual Life Insurance Company	132	4,260,326	59	2,129,626	191	6,389,952
The Western Life Assurance Company	16	256,277			16	256,277
Zurich Life Insurance Company of Canada	39	8,342	5	75	44	8,417
TOTALS	45,566	989,086,571	7,280	291,146,201	52,846	1,280,232,772

TABLE "B"

LIFE INSURANCE

Direct Premium Income and Considerations in Prince Edward Island

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
Abbey Life Insurance Company of Canada	274		274	283		283	557
The Acadia Life Insurance Company	6		6	7		7	13
**Actra Fraternal Benefit Society			491				491
Aetna Life Insurance Company	581		581		1,706	1,706	2,287
Alexander Hamilton Life Insurance Company of America		13,246	13,246				13,246
**Alliance Mutual Life Insurance Company			211				211
Allstate Life Insurance Company							
Allstate Life Insurance Company of Canada	3,904		3,904				3,904
American Bankers Life Assurance Company of Florida	83	2,237	2,320				2,320
American Life Insurance Company							
The Artisans, Life Insurance Cooperative Society							
Assumption Mutual Life Insurance Company	58,496	213	58,709	2,793		2,793	61,502
Atlantic Mutual Life Assurance Company	3,202	105,794	108,996				108,996
Bankers Life and Casualty Company							
The Canada Life Assurance Company	713,519	200,053	913,572	1,349,790	62,639	1,412,429	2,326,001
Canadian General Life Insurance Company	21,016	54,011	75,027				75,027
The Canadian Provident			1,191				1,191
Chrysler Life Insurance Company of Canada		1,440	1,440				1,440
The Citadel Life Assurance Company	52	5	57	2		2	59
College Retirement Equities Fund							
Colonia Life Insurance Company	622		622				622
Combined Insurance Company of America		540	540				540
The Commercial Life Assurance Company of Canada	20,559	9,142	29,701	5,000		5,000	34,701
Commercial Union Assurance Company Limited	44,003	12,690	56,693	14,225		14,225	70,918
Confederation Life Insurance Company	147,133	454,852	601,985	26,908		26,908	628,893

**Connecticut General Life Insurance Company			7,436				7,436
Continental Assurance Company	311		311				311
Co-operators, Life Insurance Company	110,076	89,617	199,693	4,626	229,992	234,618	434,311
The Credit Life Insurance Company							
Crown Life Insurance Company	50,545	80,890	131,435	2,500	11,218	13,718	145,153
Cumis Life Insurance Company	40,966	146,951	187,917		55,327	55,327	243,244
The Dominion of Canada General Insurance Company	828	7,448	8,276	300		300	8,576
The Dominion Life Assurance Company	195,436	31,932	227,368	142,902	146	143,048	370,416
Eaton/Bay Life Assurance Company	18,263	21,521	39,784	50,700		50,700	90,484
**Electrical Workers' Benefit Association			1,114				1,114
The Empire Life Insurance Company	244,431	47,454	291,885	12,795	1,050	13,845	305,730
The Equitable Life Insurance Company of Canada	5,028	81,852	86,880				86,880
The Excelsior Life Insurance Company of Canada	166,525	120,326	286,851	124,611	7	124,618	411,469
Family Life Assurance Company	31,321		31,321	9,977		9,977	41,298
Fidelity Life Assurance Company	3,098	484	3,582	592,211		592,211	595,793
Financial Life Assurance Company of Canada	130	16,250	16,380				16,380
Fireman's Fund American Life Insurance Company							
Ford Life Insurance Company		24,535	24,535				24,535
**Gerling Global Life Insurance Company			1,552				1,552
Glacier National Life Assurance Company	137		137				137
Globe Life Insurance Company	1,258	97	1,355				1,355
**The Grand Orange Lodge of British America - Benefit Fund			11,914				11,914
The Great-West Life Assurance Company	324,474	179,270	503,744	208,784	393,570	602,354	1,106,098
The Imperial Life Assurance Company of Canada	1,132,073	94,760	1,226,833	644,737	4,206	648,943	1,875,776
INA Life Insurance Company of Canada							
INA Life Insurance Company of North America							
John Alden Life Insurance Company		204	204				204
**John Hancock Mutual Life Insurance Company			1,521				1,521
**Knights of Columbus			67,778				67,778
Laurier Life Insurance Company	4,132	504	4,636				4,636
London Life Insurance Company	184,873	35,742	220,615	1,026		1,026	221,641

LIFE INSURANCE

TABLE "B"

Direct Premium Income and Considerations in Prince Edward Island (continued)

	Direct Premium Income Insurance			Direct Considerations for Annuities			Total Direct Premium Income and Considerations
	Ordinary	Group	Total	Ordinary	Group	Total	
The Manufacturers Life Insurance Company	113,157	661	113,818	215,618	1,229,755	1,445,373	1,559,191
The Maritime Life Assurance Company	429,392	158,631	588,023	233,703	455,716	689,419	1,277,442
**Massachusetts Mutual Life Insurance			3,311				3,311
Metropolitan Life Insurance Company	126,641	74,342	200,983	15,254	55,168	70,422	271,405
The Monarch Life Assurance Company	7,608	167	7,775				7,775
Montreal Life Insurance Company	3,345		3,345	34		34	3,379
**Ministers Life, A Mutual Life Insurance Company			407				407
Mony Life Insurance Company of Canada	10,171		10,171				10,171
**The Minnesota Insurance Company of Canada			73				73
The Mutual Life Assurance Company of Canada	1,308	106	1,414	1,734	724	2,458	3,872
Mutual of Omaha Insurance Company	134,241	5,276	139,517	709		709	140,226
The National Fidelity Life Insurance Company							
The National Life Assurance Company of Canada	8,904	67,656	76,560				76,560
New York Life Insurance Company	46,477	4,000	50,477	(73)		(73)	50,404
North American Life Assurance Company	141,328	87,079	228,407	28,814	80,547	109,361	337,768
North American Life & Casualty Company	3,801		3,801		400	400	4,201
The North West Life Assurance Company of Canada	5,880		5,880				5,880
The Northern Life Assurance Company of Canada	6,639	4,700	11,339	60		60	11,399
Norwich Union Life Insurance Society	6,670		6,670				6,670
Occidental Life Insurance Company of Canada	18,375		18,375	12,307	1,354	13,661	32,036
Old Republic Life Insurance Company		30,962	30,962				30,962
The Paul Revere Life Insurance Company	1,411	1,382	2,793				2,793
Pennsylvania Life Insurance Company	3,455	6,233	9,688				9,688
Pioneer Life Assurance Company	1,596		1,596				1,596
Pitts Life Insurance Company	115	412	527				527
Principal Life Insurance Company of Canada							

Provident Alliance Life Insurance Company			58,473	58,473				58,473
The Prudential Assurance Company Limited		53,603	113,652	167,255	11,369		11,369	178,624
The Prudential Insurance Company of America		603,080	193,678	796,758	(505)	4,149	3,644	800,402
Reliable Life Insurance Company		356	25,682	26,038				26,038
Royal Insurance Company Limited		5,259	381	5,640				5,640
Safeguard Life Assurance Company		484		484				484
**State Farm Life Insurance Company				3,905				3,905
The Sovereign Life Assurance Company		5,588		5,588				5,588
The Standard Life Assurance Company		305,542	644	306,186	19,235	18,350	37,585	343,771
Sun Alliance and London Assurance Company Limited		27,098	296	27,394				27,394
Sun Life Assurance Company of Canada		755,453	193,787	949,240	122,586	615,488	738,074	1,687,314
Teachers Insurance and Annuity Association of America		996		996				996
Toronto Mutual Life Insurance Company		5,420		5,420	159,512		159,512	164,932
Transamerica Occidental Life Insurance		111,461	17,403	128,864				128,864
The Travelers Insurance Company		1,721	1,217	2,938				2,938
Travelers Life Insurance Company of Canada		1,439	362,421	363,860		10,800	10,800	374,660
Union Mutual Life Insurance Company		1,934		1,934				1,934
United of Omaha Life Insurance Company		201		201				201
The Wawanesa Mutual Life Insurance Company		32,695	316	33,011	18,154		18,154	51,165
The Western Life Assurance Company		2,813		2,813				2,813
Zurich Life Insurance Company of Canada		3,678	19,958	23,636	369		369	24,005
Totals	**100,904	6,516,690	3,263,575	9,881,169	4,033,057	3,232,312	7,265,369	17,146,538

Note: Companies marked with an ** do not provide detailed information.

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividneds	Total All Payments
Abbey Life Insurance Company of Canada	O						23	
	G							23
The Acadia Life Insurance Company	O							
	G							
Actra Fraternal Benefit Society	O							
	G							
Aetna Life Insurance Company	O						171	
	G							171
Alexander Hamilton Life Insurance Company of America	O							
	G	3,131						3,131
Allstate Life Insurance Company	O							
	G							
Allstate Life Insurance Company of Canada	O					152		
	G							152
American Bankers Life Assurance Company of Florida	O							
	G	2,101						2,101
American Life Insurance Company	O							
	G							
The Artisans, Life Insurance Cooperative Society	O							
	G							
Assumption Mutual Life Insurance Company	O	18,972		1,500		16,520		
	G							36,992
Atlantic Mutual Life Assurance Company	O							
	G	2,000						2,000
Bankers Life and	O							

Casualty Company	G						
The Canada Life	O	79,078	600	83,765	260,874	175,139	
Assurance Company	G	140,527	419		202	29,054	769,658
Canadian General Life	O	100,191					
Insurance Company	G	12,727				7,662	120,580
Chrysler Life Insurance	O						
Company of Canada	G	57					57
The Citadel Life	O						
Assurance Company	G	2			20	1	
College Retirement	O					23	
Equities Fund	G						
Colonia Life	O						
Insurance Company	G					17	
Combined Insurance	O						17
Company of America	G						
The Commercial Life	O	112,519					
Assurance Company of Canada	G				710	184	
Commercial Union	O						113,413
Assurance Company Limited	G	12,500		1,338	3,321	4,865	
Confederation Life	O	57,401					22,024
Insurance Company	G	418,061		26,047	94,746	86,934	
Continental Assurance	O					58,441	741,630
Company	G						
Co-operators, Life	O	20,820					
Insurance Company	G	18,736	10,268		20,853	10,705	
The Credit Life	O					7,336	88,718
Insurance Company	G						
Crown Life	O	14,896					
Insurance Company	G	56,669	2,638	3,799	37,775	23,810	
Cumis Life	O	1,533			272	4,035	143,894
Insurance Company	G	75,625	7,699			1,716	
The Dominion of Canada	O					17,537	104,110
General Insurance Company	G	394					
The Dominion Life	O	63,694	600	13,007	380,254	56,207	394
Assurance Company	G	26,494			782		
Eaton/Bay Life	O	686	1,223	9,946	4,140	529	541,038
Assurance Company	G						16,524

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
The Empire Life	O	9,177		51,404		94,503	41,569	
Insurance Company	G	8,876						205,529
The Excelsior Life	O	1,000		17,588		770,003	21,008	
Insurance Company	G	130,489					188	940,276
Equitable Life Insurance	O	8,255				944	2,733	
Company of Canada	G	(5,017)						6,915
Family Life	O					5,160		
Assurance Company	G							5,160
Fidelity Life	O							
Assurance Company	G							
Financial Life Assurance	O							
Company of Canada	G	592						592
Ford Life	O							
Insurance Company	G							
Glacier National	O							
Life Assurance Company	G							
Globe Life	O							
Insurance Company	G							
*The Grand Orange Lodge of	O							6,172
British America - Benefit Fund	G							
The Great-West Life	O	25,091	(880)	13,147		162,905	142,432	
Assurance Company	G	70,007						412,702
The Imperial Life Assurance	O	28,555		9,898		56,384	126,155	
Company of Canada	G						5,319	226,311
INA Life Insurance	O							
Company of Canada	G							

INA Life Insurance	O							
Company of North America	G							
John Alden Life	O							
Insurance Company	G	(83)						(83)
*Knights of	O							
Columbus	G							15,171
Laurier Life	O	537				92		
Insurance Company	G							629
London Life	O	6,939	7,466	2,042		60,373	76,376	
Insurance Company	G	3,384					1,469	158,049
The Manufacturers Life	O	3,386				30,840	37,609	
Insurance Company	G							71,835
The Maritime Life	O	96,807		30,288		197,554	18,615	
Assurance Company	G	53,258						396,522
Metropolitan Life	O	10,778	2,772	14,471		16,797	32,913	
Insurance Company	G	55,595					4,689	138,015
Montreal Life	O					426	792	
Insurance Company	G							1,218
Mony Life Insurance	O							
Company of Canada	G							
The Mutual Life Assurance	O	62	3	18		1,124	387	
Company of Canada	G	2				1	19	1,616
Mutual of Omaha	O			1,000		2,230	7,287	
Insurance Company	G	2,000						12,517
The Monarch Life	O			4,944		865	2,039	
Assurance Company	G							7,848
The National Fidelity	O							
Life Insurance Company	G							
The National Life Assurance	O			5,000		1,885	2,469	
Company of Canada	G	42,533	269			856	229	53,241
New York Life	O	25,000		(51)		18,464	11,234	
Insurance Company	G	2,000					1,000	57,647
North American Life	O	18,289		15,811		60,090	49,680	
Assurance Company	G					488	21,128	165,486
North American Life	O	1,000						
& Casualty Company	G	(100)						900
The North West Life	O							

TABLE "C"

LIFE INSURANCE

Direct Disbursements to Prince Edward Island Policyholders (continued)

Insurer	Plan	Death Claims	Disability Claims	Matured Endowments	Total Annuity Payments	Surrender Values	Dividends	Total All Payments
Assurance Company of Canada	G							
Norwich Union Life	O							
Insurance Society	G					1,550	652	
The Northern Life	O							2,202
Assurance Company of Canada	G					4,663	1,728	
Occidental Life	O						1,562	7,953
Insurance Company of Canada	G							
Old Republic Life	O							
Insurance Company	G							
The Paul Revere Life	O							
Insurance Company	G	25						25
Pennsylvania Life	O							
Insurance Company	G						1,108	1,108
Pioneer Life	O			366			701	
Assurance Company	G							1,067
Pitts Life	O							
Insurance Company	G							
Principal Life Insurance	O							
Company of Canada	G							
Provident Alliance Life	O							
Insurance Company	G	12,081						12,081
The Prudential Assurance	O	1,500					15,154	
Company Limited	G					90,486	43,846	150,986
The Prudential Insurance	O	64,801	(31)	7,974			151,147	
Company of America	G	103,306	2,419			99,462	6,857	435,935
Reliable Life	O							
Insurance Company	G							

Royal Insurance Company Limited	O							
	G						1,018	1,018
Safeguard Life Assurance Company	O							
	G						57	57
The Sovereign Life Assurance Company	O							
	G					356		356
The Standard Life Assurance Company	O	8,966						
	G					119,231	107,635	235,869
Sun Alliance and London Assurance Company Limited	O						37	
	G					1,680	622	2,302
Sun Life Assurance Company of Canada	O	169,738			13,578			
	G	52,044	2,400			201,899	185,981	652,433
Teachers Insurance and Annuity Association of America	O						26,793	
	G						581	581
Toronto Mutual Life Insurance Company	O							
	G						411	411
Transamerical Occidental Life Insurance Company	O	10,229						
	G	19,674				15,327		45,230
The Travelers Insurance Company	O							
	G	709						709
Travelers Life Insurance Company of Canada	O	-						
	G	6,215						6,215
Union Mutual Life Insurance Company	O				195			
	G						280	475
The Wawanesa Mutual Life Insurance Company	O							
	G						545	545
The Western Life Assurance Company	O							
	G						85	85
Zurich Life Insurance Company of Canada	O				3,686			
	G						559	4,245
Totals *21,343		2,286,514	37,865		330,761	2,837,259	1,639,064	7,152,806

Note: Companies marked with an * do not provide detailed information.

PROPERTY INSURANCE

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	71,000	36,000	50.70	49,534	11,155	22.52
The Aetna Casualty & Surety Company	1,000	505,000	50,500.00	1,057	58,565	5,540.68
Aetna Insurance Company		2,000			1,037	
Affiliated FM Insurance Company	9,000			18,063		
Allendale Mutual Insurance Company	(9)			6,402		
Allianz Insurance Company	3			3,269	644	19.70
Allstate Insurance Company	33,000	1,000	3.03	83,510	2,043	2.45
Allstate Insurance Company of Canada	30,000	37,000	123.33	27,185	8,763	32.33
American Bankers Insurance Company of Florida	168,000	116,000	69.04	277,270	62,134	16.47
American Home Assurance Company	8,000			6,640		
The American Road Insurance Company	168,791	77,370	45.83	146,357	(13,682)	
Anglo Canada General Insurance Company						
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance company						
Baltica-Skandinavia Insurance Company of Canada	32,000	4,000	12.50	18,506		
The Boiler Inspection and Insurance Company of Canada				25	735	2,940.00
Buffalo Insurance Company					(1,738)	
The Canada Accident and Fire Assurance Company	9,000	(3,000)		24,682	35,645	144.42
Canadian General Insurance Company	217,000	116,000	53.46	203,666	33,428	16.41
The Canadian Indemnity Company	354,000	133,000	37.57	317,576	175,295	55.20
Canadian Provincial Insurance Company						
The Canadian Surety Company	67,000	15,000	22.39	32,513	1,893	5.83
Canners Exchange, Subscribers at Warner Inter-Insurance Bureau	48,000			53,529		
Cardinal Insurance Company						
The Casualty Company of Canada	247,000	111,000	44.94	257,155	44,432	17.28
Chateau Insurance Company	5,000	(6,000)		2,881	5,881	204.13

Chrysler Insurance Company	839	5	0.60			
Chubb Insurance Company of Canada	210,000	(49,000)				
The Citadel General Assurance Company						
Commerce and Industry Insurance Company of Canada						
The Commerce Group Insurance Company						
Commercial Union Assurance Company of Canada	1,176,000	557,000	47.36	1,182,607	404,104	34.17
Commercial Union Assurance Company Limited				197,507	238,275	120.64
Commonwealth Insurance Company	242,000	181,000	74.79	12,913	13,275	102.80
Constitution Insurance Company of Canada	20,000	8,000	40.00	7,175	16,328	227.57
The Continental Insurance Company	60,000	(1,000)		438	23	5.25
The Continental Insurance Company of Canada	1,000			616		
The Contingency Insurance Company Limited		2,000				
Co-operative Fire and Casualty Company	1,034,000	572,000	55.32	1,006,025	288,472	28.67
Coronation Insurance Company Limited	388					
Cumis General Insurance Company	48,000	4,000	8.33	29,065	(1,008)	
Cumis Insurance Society, Inc.				12,819	38,209	298.07
The Dominion of Canada General Insurance Company	133,000	33,000	24.81	114,710	37,194	32.42
The Dominion Insurance Corporation		(3,000)		2,468	3,043	123.30
Eaton/Bay Insurance Company						
Ecclesiastical Insurance Office Limited	11,000			7,923	678	8.56
Economical Mutual Insurance Company		4,000		214	1,056	493.46
Elite Insurance Company	15,000	3,000	20.00	4,776	17,036	356.70
Emmco Insurance Company	17,000	3,000	17.65	15,308	7,539	49.25
Employers Insurance of Wausau A Mutual Company	4,000	(1,000)		3,585	8,640	241.00
Federal Insurance Company				418	12	2.87
Fidelity Insurance Company of Canada	42,000	(47,000)		46,008	73,158	159.01
Fireman's Fund Insurance Company	195,000	(6,000)		11,162	2,607	23.36
Fireman's Fund Insurance Company of Canada	99,000	193,000	194.95	130,557	87,431	66.97
Foremost Insurance Company						
The General Accident Assurance Company of Canada	203,000	192,000	94.58	173,364	117,073	67.53
General Security Insurance Company of Canada				44,263	28,959	65.42
Gerling Global General Insurance Company				2,547		
Gibraltar General Insurance Company	51,928	11,055	21.29	33,150	38,580	116.38
Gold Circle Insurance Company	11,000			5,222		

PROPERTY INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Gore Mutual Insurance Company	1,524					
Grain Insurance and Guarantee Company	24,000	2,000	8.33	27,123	3,041	11.21
Great American Insurance Company				4		
The Great Eastern Insurance Company						
Le Groupe Desjardins, Assurances Generales	2,128	200	9.40			
Guardian Insurance Company of Canada	268,000	73,000	27.24	287,000	249,000	86.76
The Halifax Insurance Company	3,000	20,000	666.67	7,388	(37,384)	
The Hanover Insurance Company	77			59		
Hartgord Fire Insurance Company	2,000	5,000	250.00	2,578	512	19.86
Herald Insurance Company				50	225	450.00
Highland Group Insurance Ltd.	49,610	1,274	2.57	49,093		
Highlands Insurance Company						
The Home Insurance Company	107,932	35,442	32.84	106,571	78,899	74.03
INA Insurance Company of Canada	19,000	4,000	21.05	11,473	2,729	23.79
Insmor Mortgage Insurance Company						
Insurance Company of North America	2,000	34,000	1,700.00	17,472	20,435	116.96
The Insurance Corporation of Ireland Ltd.	70,000	23,000	32.86	11,219	(4,243)	
Jevco Insurance Company	6,000			824		
John Deere Insurance Company of Canada	28,000	6,000	21.43	9,006		
Kansa General Insurance Company	7,000	(5,000)		11,775	6,000	50.96
Kent General Insurance Corporation	81,268	20,942	25.77	122,572	15,777	12.87
Liberty Mutual Fire Insurance Company				1		
Liberty Mutual Insurance Company				364		
The London Assurance (discontinuing)				157	10,750	6,847.13
London-Canada Insurance Company						
London and Midland General Insurance Company	15,000	8,000	53.33	20,531	6,139	29.90

Lumbermens Mutual Casualty Company	30,000	3,000	10.00	25,312	1,634	6.46
Lumbermen's Underwriting Alliance	12,000	(2,000)		16,132	1,549	9.60
Markel Insurance Company of Canada	11,000					
Maryland Casulaty Company (discontinuing)				3,025		
Midland Insurance Company						
New Hampshire Insurance Company	2,000	(3,000)				
New Rotterdam Insurance Company		1,000		29,668	2,903	9.79
Niagara Fire Insurance Company				1,386		
Non-Marine Underwriters, Members of Lloyd's, London, England				954		
North American Company for Property and Casualty Insurance	116,000	(2,000)		90,260	24,739	27.41
Northumberland General Insurance Company	106,000	(24,000)		2,585	25,161	973.35
Nova Scotia General Insurance Company	48,269	61,756	127.94	36,366	9,875	27.15
Old Republic Insurance Company						
Omaha Indemnity Company						
Pacific Employers Insurance Company	12,000					
The Personal Insurance Company of Canada	3,000	1,000	33.33	1,853	516	27.79
Philadelphia Manufacturers Mutual Insurance Company						
Phoenix Assurance Company of Canada	91,000	183,000	201.10	1,623		
Phoenix Assurance Company, Limited				134,913	21,789	16.15
The Phoenix Insurance Company						
Pitts Insurance Company	1,266					
The Portage La Prairie Mutual Insurance Company	128,000	44,000	34.38	2,050	502	24.49
Prince Edward Island Mutual Fire Insurance Company				83,560	16,823	20.13
Protection Mutual Insurance Company	2,216,887	1,019,419	45.98	2,037,783	813,845	39.94
The Prudential Assurance Company Limited	2,000			(641)		
Quebec Assurance Company	106,000	89,000	83.96	158,023	35,991	22.78
Reliance Insurance Company				787	350	44.47
Royal Insurance Company of Canada	3,000					
St. Paul Fire and Marine Insurance Company	1,026,000	1,067,000	104.00	1,782		
				1,077,499	330,639	30.69
		(17,000)		5,149	18,124	351.99

PROPERTY INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Scottish & York Insurance Company Limited	852	2,259	265.14			
Security Casualty Company	19,214			20,506	(1,708)	
Sentry Insurance - A Mutual Company	30,296	16,978	56.04	30,148	14,738	48.89
The Sovereign General Insurance Company	1,000	1,000	100.00	9,515	4,907	51.57
The Stanstead and Sherbrooke Insurance Company	2,000			2,006	3,276	163.31
The Strathcona General Insurance Company						
Sun Alliance Insurance Company	531,000	283,000	53.30	494,581	106,353	21.50
Symons General Insurance Company	11,000	5,000	45.45	8,889	3,069	34.53
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	177,000	95,000	53.67	166,636	27,350	16.41
Traders General Insurance Company	98,000	52,000	53.06	92,575	15,195	16.41
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
The Travelers Indemnity Company	7,000	536,000	7,657.14	1,329		
Travelers Indemnity Company of Canada	38,000	62,000	163.16	27,417	(21,408)	
Unifund Insurance Company	18,000					
United Canada Insurance Company	30,000	17,000	56.67	9,352	(2,414)	
United States Fidelity and Guaranty Company	1,000			705	504	71.49
United States Fire Insurance Company	10,000			17,165	1,307	7.61
Utica Mutual Insurance Company	2,000	(171,000)		1,390	(520)	
Warner Reciprocal Insurers	442					
The Wawanesa Mutual Insurance Company	317,000	155,000	48.90	332,511	184,425	55.46
The Western Assurance Company	8,000			8,504	8,373	98.46
The Yasuda Fire and Marine Insurance Company, Limited	1,000	6,000	600.00	290		
Zurich Insurance Company	4,000	2,000	50.00	4,207		
TOTALS	10,949,705	6,511,700	59.47	10,197,715	3,843,681	37.69

AUTOMOBILE INSURANCE

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	23,000	25,000	108.70	12,001	932	7.76
The Aetna Casualty & Surety Company		2,000		260	(144)	
Aetna Insurance Company						
Allianz Insurance Company						
Allstate Insurance Company						
Allstate Insurance Company of Canada	79,000	42,000	53.16	79,372	58,164	73.28
American Bankers Insurance Company of Florida						
American Home Assurance Company		(1,000)		3,072	(217)	
The American Road Insurance Company	21,000			17,875		
Anglo Canada General Insurance Company	9,195	36,572	397.73	18,569	11,989	64.56
Argonaut Insurance Company						
Baltica-Skandinavia Insurance Company of Canada						
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	17,000	(56,000)		10,720	220,620	2,058.02
Canadian General Insurance Company	414,000	325,000	78.50	357,666	180,295	50.40
The Canadian Indemnity Company	204,000	114,000	55.88	171,216	99,806	58.29
Canadian Provincial Insurance Company	4,000	1,000	25.00	1,832		
The Canadian Surety Company	87,000	123,000	141.38	14,722	5,884	39.97
Cardinal Insurance Company						
The Casualty Company of Canada	593,000	337,000	56.83	633,020	415,190	65.59
Chateau Insurance Company	1,000			220	101	45.91
Chrysler Insurance Company	9,000	3,000	33.33	6,401		
Chubb Insurance Company of Canada	1,270	44	3.46			
The Citadel General Insurance Company		10,000		141	8,956	6,351.77
Commerce and Industry Insurance Company of Canada						
The Commerce Group Insurance Company						
Commercial Union Assurance Company of Canada	2,768,000	2,072,000	74.85	2,829,153	1,561,112	55.18
Commonwealth Insurance Company		14,000			11,970	

AUTOMOBILE INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Constitution Insurance Company of Canada						
The Continental Insurance Company	9,000	9,000	100.00	10,941	11,668	106.64
The Continental Insurance Company of Canada						
The Contingency Insurance company Limited						
Co-operative Fire and Casualty Company	3,195,000	2,677,000	83.79	3,060,149	2,391,623	78.15
Coronation Insurance Company Limited						
Cumis General Insurance Company				99		
The Dominion of Canada General Insurance Company	309,000	165,000	53.40	362,742	305,634	84.25
The Dominion Insurance Corporation	5,000	(1,000)		22,717	3,622	15.94
Eaton/Bay Insurance Company						
Ecclesiastical Insurance Office Limited						
Economical Mutual Insurance Company						
Elite Insurance Company						
Emmco Insurance Company	1,000			279	56	20.07
Employers Insurance of Wausau A Mutual Company	3,000	2,000	66.66	5,542	1,614	29.12
Federal Insurance Company						
Fidelity Insurance Company of Canada	11,000	10,000	90.91	1,264	1,335	106.62
The Fire Insurance Company of Canada				16,724	2,725	16.29
Fireman's Fund Insurance Company					45	.
Fireman's Fund Insurance Company of Canada	117,000	110,000	94.02	156,650	(243) 153,471	97.97
Foremost Insurance Company						
The General Accident Assurance Company of Canada	447,000	485,000	108.50	388,068	208,100	53.62
General Security Insurance Company of Canada				19,882	29,419	147.97
Gibraltar General Insurance Company	29,591	19,360	65.42	16,451	11,538	70.14
Gold Circle Insurance Company	55,000	33,000	60.00	17,986	8,270	45.98

Gore Mutual Insurance Company						
Great American Insurance Company				1,032		
The Great Eastern Insurance Company						
Le Groupe Desjardins, Assurances Generales	(318)	(2,579)		217	237	109.21
Guardian Insurance Company of Canada	384,000	290,000	75.52	339,000	225,000	66.38
Hartford Fire Insurance Company						
Herald Insurance Company				1,176	537	45.66
Highlands Insurance Company						
The Home Insurance Company	68,334	12,477	18.25	31,765	15,738	49.55
Ideal Mutual Insurance Company						
INA Insurance Company of Canada						
Insurance Company of North America				387	(98)	
The Insurance Corporation of Ireland Ltd.					221	
Jevco Insurance Company						
John Deere Insurance Company of Canada	4,000			2,324		
Kansa General Insurance Company						
Kent General Insurance Corporation	85,401	36,755	43.03	65		
Liberty Mutual Fire Insurance Company	22,000	5,000	22.72	19,661	16,368	83.25
Liberty Mutual Insurance Company				249		
The London Assurance (discontinuing)					16,496	
London-Canada Insurance Company						
London and Midland General Insurance Company						
Lumbermens Mutual Casualty Company	1,000			740	(819)	
Markel Insurance Company of Canada	5,000				4	
Maryland Casualty Company (discontinuing)					1	
Midland Insurance Company						
Motors Insurance Corporation	6,000	6,000	100.00	6,429		
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, London, England	20,000	24,000	120.00	43,355	13,854	31.95
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company				987	841	85.20

AUTOMOBILE INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Nova Scotia General Insurance Company	98,751	47,838	48.44	92,102	48,215	52.35
Old Republic Insurance Company						
Omaha Indemnity Company				(242)		
Pacific Employers Insurance Company						
Pearl Assurance Company Limited					(9)	
The Personal Insurance Company of Canada	10,000	2,000	20.00	8,098	8,686	107.26
Phoenix Assurance Company of Canada	199,000	354,000	177.88	115,253	73,772	64.00
Phoenix Assurance Company, Limited						
The Phoenix Insurance Company						
Pitts Insurance Company					265	
The Portage La Prairie mutual Insurance Company	1,000					
The Prudential Assurance Company Limited	561,000	556,000	99.10	620,986	401,662	64.68
Quebec Assurance Company				6,348	398	6.27
Reliance Insurance Company	1,000			552	28	5.07
Royal Insurance Company of Canada	1,217,000	1,111,000	91.29	1,138,725	803,773	70.59
St. Paul Fire and Marine Insurance Company				209	7	3.35
Scottish & York Insurance Company Limited	1,793	4,820	268.82		2,025	
Security Casualty Company	87,559			99,336	108,557	109.28
Sentry Insurance - A Mutual Company		89		626		
The Sovereign General Insurance Company					1,051	
The Stanstead and Sherbrooke Insurance Company		(10,000)		2,386	(959)	
Sun Alliance Insurance Company	341,000	363,000	106.45	283,963	232,471	81.87
Symons General Insurance Company						
The Tokio Marine & Fire Insurance Company, Limited						

Toronto General Insurance Company	339,000	265,000	78.17	292,635	147,514	50.41
Traders General Insurance Company	189,000	148,000	78.30	162,577	81,952	50.41
Trafalgar Insurance Company Limited						
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company						
The Travelers Indemnity Company	49,000			344	1,513	439.83
Travelers Indemnity Company of Canada	56,000	(104,000)		64,405	147,545	229.09
Truck Insurance Exchange						
Unifund Assurance Company	53,000	3,000	5.66			
United Canada Insurance Company	156,000	130,000	83.33	47,430	11,428	24.09
United States Fidelity and Guaranty Company	1,000	1,000	100.00	1,504	1,933	128.52
United States Fire Insurance Company				18	(1)	
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company	1,106,000	978,000	88.42	1,133,931	696,190	61.40
The Western Assurance Company	72,000	48,000	66.66	96,854	50,137	51.77
Zurich Insurance Company	2,000	72,000	3,600.00	2,175	(54)	
Totals	13,548,576	10,898,376	80.43	12,853,336	8,810,014	68.54

ACCIDENT AND SICKNESS INSURANCE

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Abbey Life Insurance Company of Canada	138			138		
Actra Fraternal Benefit Society	871			683		
Aetna Casualty Company of Canada						
The Aetna Casualty & Surety Company						
Aetna Insurance Company		806				
Aetna Life Insurance Company						
Alexander Hamilton Life Insurance Company of Canada	31,310	11,174	35.69			
Alliance Mutual Life Assurance Company	184					
Allianz Insurance Company						
Allstate Insurance Company				9,147		
Allstate Insurance Company of Canada	13,000					
Allstate Life Insurance Company		7,536		3,067	3,388	110.46
Allstate Life Insurance Company of Canada				5,405	1,847	34.17
American Bankers Insurance Company of Florida	7,000					
American Bankers Life Assurance Company of Florida	5,245			8,149	(1,398)	
American Home Assurance Company	4,000			3,849	230	5.97
The American Insurance Company					66	
American Life Insurance Company						
Argonaut Insurance Company						
The Artisans, Life Insurance Cooperative Society						
Assumption Mutual Life Insurance Company						
Atlantic Mutual Life Assurance Company	111,253	26,780	24.07	91,240	49,025	53.73
Baltica-Skandinavia Insurance Company of Canada						
Bankers Life and Casualty Company						
The British Aviation Insurance Company Limited						
British Pacific Life Insurance Company						
The Canada Accident and Fire Assurance Company				41	82	200.00

The Canada Life Assurance Company	190,410	143,134	75.17	160,676	164,369	102.29
Canadian General Insurance Company						
Canadian General Life Insurance Company	70,122	71,509	101.98	45,287	65,699	145.07
The Canadian Indemnity Company						
Canadian Provincial Insurance Company						
The Canadian Surety Company						
Cardinal Insurance Company						
The Casualty Company of Canada						
Chateau Insurance Company						
Chrysler Insurance Company						
Chrysler Insurance Company of Canada						
Chrysler Life Insurance Company of Canada	655	66	10.08	176	(17)	
Chubb Insurance Company of Canada						
The Citadel General Assurance Company	210,000	146,000	69.52	197,921	96,964	48.99
The Citadel Life Assurance Company	59	22	37.29	389	68	17.48
Colonia Life Insurance Company						
Combined Insurance Company of America	471,988	114,348	2,995.93	538,941	144,615	26.83
The Commerce Group Insurance Company						
Commercial Travelers Mutual Insurance Company	6,000			2,327	8,495	365.06
Commercial Union Assurance Company of Canada				6,550	764	11.66
Commercial Union Assurance Company Limited						
Commonwealth Insurance Company						
Confederation Life Insurance Company	387,685	118,068	30.45	443,600	65,390	14.74
Connecticut General Life Insurance Company	51			47	43	91.48
Constellation Assurance Company	80,243	71,509	89.11	70,972	52,446	73.89
Constitution Insurance Company of Canada				25		
Continental Assurance Company	2,000			841	78	9.27
The Continental Insurance Company						
The Continental Insurance Company of Canada						
The Contingency Insurance Company Limited	82,000	105,000	128.04	61,390	56,831	92.57
Co-operative Fire and Casualty Company						
Coronation Insurance Company Limited						
The Credit Life Insurance Company	120,848	57,424	47.51	140,998	244,717	173.56
Crown Life Insurance Company	1,000			422	(34)	
Cumis General Insurance Company				883		
Cumis Insurance Society, Inc	17,497	20,741	118.54	25,745	(2,522)	
Cumis Life Insurance Company				(200)	4,481	
Cuna Mutual Insurance Society						
The Dominion of Canada General Insurance Company	5,229	1,565	29.93	6,055	4,932	81.45

ACCIDENT AND SICKNESS INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Dominion Insurance Corporation						
The Dominion Life Assurance Company	95,987	120,532	125.57	76,573	132,316	172.79
Eaton/Bay Insurance Company	1,000			545	1,618	296.88
Eaton/Bay Life Assurance Company	4,041					
Economical Mutual Insurance Company	3,000	1,000	33.33	2,538	3,679	144.95
Elite Insurance Company						
Emmco Insurance Company	1,000			694		
The Empire Life Insurance Company	1,559	53	3.40	1,650		
Employers Insurance of Wausau A Mutual Company						
Equitable Life Insurance Company of Canada	6,220	1,788	28.74	5,569	6,765	121.47
The Excelsior Life Insurance Company	43,351	41,146	94.91	48,309	24,120	49.92
Federal Home Life Insurance Company				(1,299)	524	
Fidelity Insurance Company of Canada						
Fidelity Life Assurance Company	1,809					
Financial Life Assurance Company of Canada	(2,018)	794		5,132	406	7.91
Fireman's Fund American Life Insurance Company	1,000			810		
Fireman's Fund Insurance Company						
Fireman's Fund Insurance Company of Canada						
Ford Life Insurance Company	27,918	11,290	40.44	12,148	(1,123)	
Foremost Insurance Company						
The General Accident Assurance Company of Canada						
General Security Insurance Company of Canada						
Gibraltar General Insurance Company						
Glacier National Life Assurance Company	1,151	3,765	327.11	1,214		
Globe Life Insurance Company						
Gold Circle Insurance Company						
Great American Insurance Company						

The Great Eastern Insurance Company						
The Great-West Life Assurance Company	385,854	7,944	2.06	417,119	159,773	38.30
Le Groupe Desjardins, Assurances Generales						
Guardian Insurance Company of Canada						
Hartford Fire Insurance Company						
Herald Insurance Company						
Heritage Life Assurance Company						
The Home Insurance Company						
The Imperial Life Assurance Company of Canada	84,907	(32,788)		71,048	121,419	170.89
INA Insurance Company of Canada						
INA Life Insurance Company of Canada	1,340	(456)		2,940	906	30.81
INA Life Insurance Company of North America	675	51	7.56			
Insurance Company of North America					20	
Jevco Insurance Company						
John Alden Life Insurance Company	23	44	191.30	58	(47)	
John Deere Insurance Company of Canada						
John Hancock Mutual Life Insurance Company	32			35		
Knights of Columbus						
Laurier Life Insurance Company	3,558			3,053		
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company						
Life Insurance Company of North America				677	(871)	
The London Assurance (discontinuing)					2,600	
London-Canada Insurance Company						
London Life Insurance Company	118,812	84,368	71.01	82,639	70,647	85.48
London and Midland General Insurance Company	32,000	12,000	37.50	23,752	8,889	37.42
Lumbermens Mutual Casualty Company				15		
The Manufacturers Life Insurance Company	1,532	(4)		1,675	4	.23
Maritime Hospital Service Association	2,782,073	2,628,063	94.46	2,331,123	2,266,144	97.21
The Maritime Life Assurance Company	230,502	158,300	68.68	163,089	159,976	98.09
Markel Insurance Company of Canada						
Maryland Casualty Company (discontinuing)						
Massachusetts General Life Insurance Company				320		
Massachusetts Indemnity & Life Assurance Company						
Massachusetts Mutual Life Insurance Company	1,628					

ACCIDENT AND SICKNESS INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Metropolitan Life Insurance Company	55,300	40,607	73.43	23,317	27,530	118.06
Midland Insurance Company						
Montreal Life Insurance Company				155	31	20.00
Ministers Life, A Mutual Life Ins. Co.	261					
Mony Life Insurance Company of Canada						
The Mutual Life Assurance Company of Canada	242	465	192.15	190,367	152,004	79.84
Mutual of Omaha Insurance Company	268,145	265,308	98.94	224,809	136,046	60.51
The National Fidelity Life Insurance Company	5,952	15,000	25.20	6,047		
The National Life Assurance Company of Canada	67,074	43,838	65.36	44,426	46,991	105.77
New York Life Insurance Company	2,246			2,248	543	24.15
Non-Marine Underwriters, Members of Lloyd's, London, England	61,000	19,000	31.15	55,223	9,566	17.32
North American Company for Property and Casualty Insurance	331,000			322		
North American Life Assurance Company	56,769	13,582	23.93	62,610	63,733	101.79
North American Life & Casualty Company						
Northumberland General Insurance Company						
The North West Life Assurance Company of Canada	4,456	5,218	117.10	3,026	3,720	122.93
The Northern Life Assurance Company of Canada	672	554	82.44			
Old Republic Insurance Company	3,000					
Old Republic Life Insurance Company	40,397			23,526		
Omaha Indemnity Company						
The Order of United Commercial Travelers of America	1,751	(5)		1,183		
PHF Life Insurance Company				(336)	1,142	
Pacific Employers Insurance Company						
The Paul Revere Life Insurance Company	4,709	202	4.30	5,784	344	5.94
Pennsylvania Life Insurance Company	104,117	65,270	62.69	84,562	38,026	44.96

The Personal Insurance Company of Canada						
Phoenix Assurance Company of Canada						
Phoenix Assurance Company, Limited						
Pitts Insurance Company						
Pitts Life Insurance Company	59,313	(2,871)		68,685	49,604	72.21
Provident Alliance Life Insurance Company						
The Prudential Assurance Company Limited	3,000	1,000	33.33	2,293	945	41.21
The Prudential Insurance Company of America	161,401	111,212	68.90	144,076	165,027	114.54
Quebec Assurance Company						
Reliable Life Insurance Company	58,616	10,649	18.17	55,029	2,804	5.09
Reliance Insurance Company						
Royal Insurance Company of Canada	6,000			6,505	1,441	22.15
Safeguard Life Assurance Company	2,996	1,788	59.68	4,600		
St. Paul Fire and Marine Insurance Company						
Scottish & York Insurance Company Limited						
Securtiy Casualty Company	782			26	(1,400)	
Sentry Insurance A Mutual Company						
The Sovereign General Insurance Company						
The Standard Life Assurance Company						
The Stanstead and Sherbrooke Insurance Company						
Sun Alliance Insurance Company	2,000			1,776	387	21.79
Sun Life Assurance Company of Canada	957,033	758,772	79.28	769,549	547,274	71.11
Symons General Insurance Company						
Teachers Insurance and Annuity Association of America						
The Tokio Marine and Fire Insurance Company Limited						
Toronto General Insurance Company						
Traders General Insurance Company						
Trafalgar Insurance Company Limited						
Transamerica Occidental Life Insurance Company	53,283	61,742	115.88	45,032	2,783	6.18
Transport Insurance Company						
The Travelers Indemnity Company						
Travelers Indemnity Company of Canada						
The Travelers Insurance Company	2,267	3,115	137.41	335	4,651	1,388.35
Travelers Life Insurance Company of Canada	11,381	15,339	134.78	31,915	4,202	13.16
Truck Insurance Exchange						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Union Mutual Life Insurance Company	371	64	17.25	180	3,132	1,740.00
United Canada Insurance Company						
United States Fidelity and Guaranty Company						
United States Fire Insurance Company						
United Transportaiton Union Insurance Company				12		
Utica Mutual Insurance Company						
The Wawanesa Mutual Insurance Company						
The Wawanesa Mutual Life Insurance Company				955	200	20.94
The Western Assurance Company				601		
The Western Life Assurance Company	40					
Zurich Insurance Company				26	33	126.92
Zurich Life Insurance Company of Canada	69,329	62,510	90.16	80,284	75,200	93.66
Totals	8,042,645	5,426,831	67.47	7,015,338	5,254,283	74.89

ALL OTHER CLASSES OF INSURANCE

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Aetna Casualty Company of Canada	11,000	12,000	109.09	7,324	2,554	34.87
The Aetna Casualty & Surety Company		8,000		53	(44,896)	
Aetna Insurance Company		76,000				
Affiliated FM Insurance Company						
Allendale Mutual Insurance Company	(2,000)			2,237		
Alexander Hamilton Life Insurance Company of America				72,028	27,220	37.79
Allianz Insurance Company						
Allstate Insurance Company		(1,000)			1,076	
Allstate Insurance Company of Canada	19,000	(2,000)		27,220	3,709	13.62
American Bankers Insurance Company of Florida	7,000					
American Home Assurance Company	137,000	79,000	57.66	49,078	47,146	96.06
The American Road Insurance Company						
Anglo Canada General Insurance Company	8,481	1,562	18.41	10,915	(228)	
Argonaut Insurance Company						
Arkwright-Boston Manufacturers Mutual Insurance Company				2,826		
Baltica-Skandinavia Insurance Company of Canada						
The Boiler Inspection and Insurance Company of Canada	33,000	4,000	12.12	24,201	25	.10
The British Aviation Insurance Company Limited						
Buffalo Insurance Company						
The Canada Accident and Fire Assurance Company	16,000	(3,000)		17,995	9,771	54.29
Canadian General Insurance Company	48,000	23,000	47.91	58,162	58,457	100.50
The Canadian Indemnity Company	61,000	13,000	21.31	52,866	6,153	11.63
Canadian Provincial Insurance Company				600		

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
The Canadian Surety Company	89,000	(25,000)		30,607	48,767	159.33
Cardinal Insurance Company						
The Casualty Company of Canada	24,000	5,000	20.83	29,033	(7,792)	
Chateau Insurance Company				(1,014)		
Chicago Title Insurance Company						
Chrysler Insurance Company						
Chubb Insurance Company of Canada		272,000				
The Citadel General Assurance Company	6,000	40,000	666.67	(4,800)	7,033	
Commerce and Industry Insurance Company of Canada						
The Commerce Group Insurance Company						
Commercial Union Assurance Company of Canada	247,000	55,000	22.27	189,486	44,326	23.39
Commercial Union Assurance Company Limited				177		
Commonwealth Insurance Company						
Constituion Insurance Company of Canada	2,000	11,000	550.00	3,118	2,919	93.61
The Continental Insurance Company	1,000	(360,000)		62,680	358,727	572.31
The Continental Insurance Company of Canada	2,000					
The Contingency Insurance Company Limited						
Co-operative Fire and Casualty Company	50,000	(91,000)		45,337	(54,134)	
Coronation Insurance Company Limited						
Cumis General Insurance Company	18,000	1,000	5.56	9,326	54	.57
Cumis Insurance Society, Inc.				11,848	3,147	26.56
The Dominion of Canada General Insurance Company	5,000	25,000	500.00	4,094	5,502	134.39
The Dominion Insurance Corporation				101	75	74.25
Eagle Star Insurance Company Limited	3,000			4,682		

Eaton/Bay Insurance Company						
Ecclesiastical Insurance Office Limited		2,000		213		
Economical Mutual Insurance Company	1,000					
Electrical Workers' Benefit Association						
Elite Insurance company						
Emmco Insurance Company						
Employers Insurance of Wausau A Mutual Company	2,000			1,475	1,479	100.27
Employers Reinsurance Corporation	14,000			8,729		
Federal Insurance Company				125		
Fidelity Insurance Company of Canada				1,115		
The Fire Insurance Company of Canada						
Fireman's Fund Insurance Company				(237)		
Fireman's Fund Insurance Company of Canada	7,000	2,000	28.57	11,296	2,877	25.46
Foremost Insurance Company						
The General Accident Assurance Company of Canada	16,000	6,000	37.50	14,152	2,180	15.40
General Security Insurance Company of Canada				22,577	12,164	53.87
Gerling Global General Insurance Company	2,932			2,155	3,726	172.90
Gibraltar General Insurance Company	4,947	29,051	587.24	8,991	6,540	72.73
Gold Circle Insurance Company						
Gore Mutual Insurance Company	115					
Grain Insurance and Guarantee Company	1,000			1,769		
Great American Insurance Company						
The Great Eastern Insurance Company						
Le Groupe Desjardins, Assurances Generales	18,149	(3,996)				
The Guarantee Company of North America	52,000			18,918		
Guardian Insurance Company of Canada	43,000	11,000	28.58	33,000	(15,000)	
The Halifax Insurance Company	5,000	8,000	160.00	11,939	5,064	42.41
Hartford Fire Insurance Company				189		
Herald Insurance Company						
Highlands Insurance Company						
The Home Insurance Company	4,521	5,101	112.83	2,695	(12,501)	
Ideal Mutual Insurance Company						
INA Insurance Company of Canada	9,000	7,000	77.78	3,744	783	20.91
Insmor Mortgage Insurance Company	11,000	98,000	890.91	30,486	13,565	44.49
Insurance Company of North America				3		
The Insurance Corporation of Ireland Ltd.	1,000			615		

ALL OTHER CLASSES OF INSURANCE (continued)

Excepting Life, Fire, Automobile, Accident and Sickness Which are Reported in Detail Elsewhere in this Report

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Jevco Insurance Company	3,000					
John Deere Insurance Company of Canada	1,000					
Kansa General Insurance Company	6,000			8,165		
Kent General Insurance Corporation	1,005			483		
Liberty Mutual Fire Insurance Company						
Liberty Mutual Insurance Company	1,000			1,130		
The London Assurance (discontinuing)					600	
London-Canada Insurance Company						
London and Midland General Insurance Company	1,000			331	(23)	
Lumbermens Mutual Casualty Company	2,000			3,736		
Markel Insurance Company of Canada	9,000	10,000	111.11	12,659		
Maryland Casualty Company (discontinuing)						
Metropolitan Life Insurance Company						
Midland Insurance Company						
The Mortgage Insurance Company of Canada	34,000	252,000	741.18	119,201	86,119	72.24
Motors Insurance Corporation	54,000	57,000	105.56	27,660	6,488	23.45
New Hampshire Insurance Company						
New Rotterdam Insurance Company						
Non-Marine Underwriters, Members of Lloyd's, london, England	22,000	1,000	4.55	59,574	(13,863)	
North American Company for Property and Casualty Insurance						
Northumberland General Insurance Company	21,000			10,000		
Nova Scotia General Insurance Company						

Old Republic Insurance Company						
Omaha Indemnity Company						
Pacific Employers Insurance Company						
The Personal Insurance Company of Canada	5,000	41,000	820.00	16,548	17,334	104.74
Philadelphia Manufacturers Mutual Insurance Company	2,000					
Phoenix Assurance Company of Canada	6,000	144,000	2,400.00	6,272	3,264	52.04
Phoenix Assurance Company, Limited		100,000		729		
The Phoenix Insurance Company						
Pitts Insurance Company	338			383	54	14.09
The Portage La Prairie Mutual Insurance Company	22,000	11,000	50.00	23,263	30,909	132.86
Prince Edward Island Mutual Fire Insurance Company						
Protection Mutual Insurance Company	(21,000)					
The Prudential Assurance Company Limited	8,000	27,000	337.50	17,622	10,074	57.16
The Prudential Insurance Company of America						
Quebec Assurance Company				357		
Reliance Insurance Company						
Royal Insurance Company of Canada	195,000	161,000	82.56	183,555	22,893	12.47
St. Paul Fire and Marine Insurance Company	3,000			185	334	180.54
Scottish & York Insurance Company Limited	210					
Seaboard Surety Company				66		
Security Casualty Company				1,314	281	21.38
Sentry Insurance - A Mutual Company						
Simcoe & Erie General Insurance Company	53,686					
The Sovereign General Insurance Company				250		
The Stanstead and Sherbrooke Insurance Company		(1,000)				
The Strathcona General Insurance Company						
Sun Alliance Insurance Company	80,000	68,000	85.00	113,546	6	
Sun Life Assurance Company of Canada						
Symons General Insurance Company				720	120	16.67
The Tokio Marine & Fire Insurance Company, Limited						
Toronto General Insurance Company	39,000	21,000	53.85	47,588	47,829	100.50
Traders General Insurance Company	21,000	12,000	57.14	26,436	26,570	100.51
Trafalgar Insurance Company Limited						

ACCIDENT AND SICKNESS INSURANCE (continued)

	1981			1980		
	Direct Premium Income	Direct Claims Incurred	Loss Ratio %	Direct Premium Income	Direct Claims Incurred	Loss Ratio %
Transit Insurance Company						
Transport Indemnity Company						
Transport Insurance Company						
The Travelers Indemnity Company	51,000	15,000	29.41	26,460		
Travelers Indemnity Company of Canada	3,000	36,000	1,200.00	10,107	(36,422)	
Truck Insurance Exchange						
Unifund Assurance Company						
United Canada Insurance Company	4,000			550		
United States Fidelity and Guaranty Company	9,000	(10,000)		1,535	11,004	716.87
United States Fire Insurance Company				369	2,152	583.20
Utica Mutual Insurance Company						
Warner Reciprocal Insurers	3,007					
The Wawanesa Mutual Insurance Company	11,000	(9,000)		11,775	16,669	141.56
The Western Assurance Company	1,000			6,475	(12,261)	
Western Surety Company	1,000			1,193		
The Yasuda Fire and Marine Insurance Company, Limited						
Zurich Insurance Company				350		
Totals	1,628,391	1,243,718	76.38	1,624,716	760,619	46.81

PROVINCE OF PRINCE EDWARD ISLAND
LIST OF INSURANCE AGENTS AND ADJUSTERS

Charlottetown, P.E.I.
December 31, 1981

Certificates of Authority issued under Section 367 of the Insurance Act in force and expiring May 31, 1982, are as follows:

(The letter(s) following each insurance agent designate the class(es) of insurance wherein each is authorized to transact business: (1) L - Life, (2) F - Fire, (3) A - Automobile, and (4) S - Accident and Sickness. The name of the company for which each is authorized to transact business is also shown.)

Adamson, Michael K.	Charlottetown RR7	Mututal of Omaha Insurance Company (TERMINATED)	LS
Aitken, A. J.	Warren Grove	Traders General Insurance Company	A
Anderson, William Percy	Cardigan RR1	The Imperial Life Assurance Company of Canada	LS
Arsenault, Gerald	Wellington RR4	The Imperial Life Assurance Company of Canada	LS
Arsenault, Roger Joseph	Wellington	The Co-operators	LFAS
Atkinson, Earle N.	Summerside	The Great-West Life Assurance Company	L
Barbour, Hilton E., Jr.	Alberton	Tri-County Agencies Ltd.	FA
Beairsto, W. Boyd	Kensington	W. B. Beairsto Inc.	
Beaton, Earl L.	Charlottetown	Confederation Life Insurance Company	LFA
		H. L. Sear Insurance Ltd.	
Blanchard, Gordon	Cornwall RR3	Sun Alliance and London Assurance Company Limited	LFA
Blundell, Christopher T.	Montague	H. L. Sear Insurance Ltd.	FA
		The Mutual Life Assurance Company of Canada	LS
Callaghan, Louis P.	Cardigan	The Great-West Life Assurance Company	LS
Cameron, Pearle	Charlottetown	Hyndman & Company Limited	FA
Campbell, Brent	Murray River	Prince Edward Island Mutual Fire Insurance Company	F
Campbell, George K.	Kensington	Mutual of Omaha Insurance Company	LS
Carr, H. Bennett	West Royalty	Bennett Carr Insurance Ltd.	
Carr, M. Jean	West Royalty	The Sun Life Assurance Company of Canada	LFAS
Carruthers, Robert S.	Kensington RR4	Bennett Carr Insurance Ltd.	FA
		The Canada Life Assurance Company	
Christensen, Dwayne	Charlottetown RR3	Charlie Cooke Insurance Inc.	LFAS
Clark, Don L.	Kensington	The Combined Insurance Company of America (TERMINATED)	S
		Don L. Clark Inc.	
Clark, William Brian	Cornwall RR2	Prince Edward Island Mutual Fire Insurance Company	FA
Coffin, John Ross	Souris RR4	Don L. Clark Inc.	FA
		The Co-operators	LFAS

Coles, Daniel Edward	Winsloe RR1	The Imperial Life Assurance Company of Canada	LS
Collicutt, Gordon Keith	Cornwall RR4	The Imperial Life Assurance Company of Canada	LS
Compton, George H.	Belfast RR1	Hyndman & Company Limited	
		The Acadia Life Insurance Company	LF
Coneen, Allison	Montague	Coneen Insurance and Real Estate	
		Norwich Union Life Insurance Society	LFA
Coneen, Michael A.	Montague	Coneen Insurance and Real Estate	FA
Conrad, Robert G.	Charlottetown	Mutual of Omaha Insurance Company	LS
Constable, Norman	North Wiltshire RR1	Combined Insurance Company of America (TERMINATED)	S
Cooke, Charles C.	Sherwood	Charlie Cooke Insurance Inc.	
		Occidental Life Insurance Company of California	LFA
Cooke, Gordon S.	Summerside	Charlie Cooke Insurance Inc.	
		Occidental Life Insurance Company of California	LFA
Coughlin, James Kevin	Summerside	The Prudential Insurance Company of America	LS
Currie, Helen B.	Charlottetown	Hyndman & Company Limited	FA
Currie, Robert V.	Sherwood	The Mutual Life Assurance Company of Canada	L
Currie, Winston	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
Darby, Edwin S.	Tryon, Albany RR1	Square One Inc.	
		The Wawanesa Mututal Life Insurance Company	LFA
Davidson, Graham E.	East Royalty	The Prudential Insurance Company of America (TERMINATED)	LS
Day, Ivan	Bradalbane RR	W. D. Young Ltd.	
		Commercial Union Assurance Group	LFAS
Day, Ronald I.	Kensington	Sun Alliance and London Assurance Company Limtied	L
Dempsey, Gordon Allan	St. Eleanors	The Mutual Life Assurance Company of Canada	LS
Devine, James Edward	Charlottetown	The Great-West Life Assurance Company	L
Dew, Derek R.	Charlottetown	Morton Dew Travel Limited	
		(Restricted to Travel Insurance Only)	
Dickson, Alan Glen	Belfast RR3	The Imperial Life Assurance Company of Canada	LS
Dillon, George V.	Charlottetown	The Prudential Insurance Company of America	LS
Donald, Everett Leslie	Kensington	George (Bus) Peake & A. R. McInnis Ltd.	
		North American Life Assurance Company	LFA
Doucette, Victor J.	Tignish	The Co-operators	LFAS
Dougay, Lawson J.	Kinkora	The Sun Life Assurance Company of Canada (TERMINATED)	LS
		The Combined Insurance Company of America	LS
Driscoll, Wilfred J.	Charlottetown	The Co-operators	LFAS
Duffy, John James	Charlottetown	Atlantic Mutual Life Assurance Company	L
Duffy, William C.	Murray River	Mutual of Omaha Insurance Company	LS
Duggan, James Donald	Kensington RR2	The Canada Life Assurance Company (TERMINATED)	LS
		The Maritime Life Assurance Company	LS

Dunn, Ralph C.	Charlottetown	Metropolitan Life Insurance Company (TERMINATED)	L
Dyment, Colleen	Tyne Valley RR1	Gordon Full Insurnace Inc. (D.R. Baker Insurance Ltd.)	FA
Dyment, K. Earle	Summerside RR3	The Imperial Life Assurance Company of Canada	LS
Ellis, John K.	Summerside	R.E. Ellis & Son Ltd.	FAS
Fitzgerald, Joan M.	Richmond	The Citadel Life Assurance Company	S
Fitzgerald, John	Richmond	The Citadel Life Assurance Company	S
Ford, Donald J.	Parkdale	Combined Insurance Company of America (TERMINATED)	S
Frahar, George J.	Cornwall	The Co-operators	LFAS
Fraser, Kevin	Cornwall	Pennsylvania Life Insurance Company (TERMINATED)	S
Full, Gordon S.	Southport	Gordon Full Insurance Inc.	FAS
Fullerton, Eric G.	Cornwall RR4	The Great-West Life Assurance Company	L
Gallant, David S.	Bonshaw RR1	The Combined Insurance Company of America (TERMINATED)	S
Gallant, Ernest L.	North River	The Excelsior Life Insurance Company	L
Gallant, F. Irving	Freetown	Combined Insurance Company of America	S
Gallant, J. Leroy	Summerside	The National Life Assurance Company of Canada	L
Gallant, Raymond A.	Wellington	Mutual of Omaha Insurance Company	LS
Garnhum, David W.	Sherwood	Dominion Automobile Association (Pitts Life Insurance Company)	LS
Garvey, Thomas P.	Charlottetown RR5	The Imperial Life Assurance Company of Canada	LS
Gass, Carol M.	Cornwall	Charlie Cooke Insurance Inc.	FA
Gaudet, James J.	Sherwood	The Sun Life Assurance Company of Canada	LS
Gay, Reginald G.	Charlottetown RR1	The Prudential Insurance Company of America	LS
Ghiz, Roger D.	Charlottetown	The Maritime Life Assurance Company	
		Hyndman & Company Limited	LFAS
Gillespie, Marvin Rick	Charlottetown	The Canada Life Assurance Company	LS
		The Imperial Life Assurance Company of Canada (TERMINATED)	LS
Goddard, Gerald	Crossroads	Combined Insurance Company of America (TERMINATED)	S
Gorrill, Keith R.	O'Leary	The Co-operators	LFAS
Grant, Edward D.	North Wiltshire RR1	The Imperial Life Assurance Company of Canada	LS
Hambly, J.	Charlottetown	Hyndman & Company Limited	FA
Hansen, E. Ann	Cornwall	Hyndman & Company Limited	FA
Havenga, Cornelius	Cornwall RR4	Combined Insurance Company of America	S
Hawes, Orrin Patrick	Charlottetown	The Mutual Life Assurance Company of Canada	LS
Healey, Patricia	Hunter River	Combined Insurance Company of America	S
Herring, Doris	Cardigan RR2	Commerical Union Assurance Group	FA
Herring, Marvin G.	Murray Harbour	George (Bus) Peake & A. R. McInnis Ltd.	FA
Herring, Merrill B.	Cardigan RR2	Commercial Union Assurance Group	FA
Hickey, Ronald G.	Summerside	R. E. Ellis & Son Ltd.	FAS

Hickox, Roger F.	Sherwood	H. L. Sear Insurance Ltd.	FA
Higgins, Robert Dexter	Montague	The Mutual Life Assurance Company of Canada	LS
Hill, Glen R.	Charlottetown	Commercial Union Assurance Company Limited	
		The Home Insurance Company	LFAS
Hogan, Barry J.	Vernon RR1	The Canada Life Assurance Company	LS
Hogan, James T.	Summerside	The Great-West Life Assurance Company	L
Hookey, Leonard	Charlottetown	The Co-operators	LFAS
Hooper, Reginald J.	Bedford	Knights of Columbus	L
Huestis, Robert F.	Cornwall	Mutual of Omaha Insurance Company	LS
Hughes, Eric. J.	Crossroads	The Prudential Insurance Company of America (TERMINATED)	LS
Hyndman, Frederick E.	Charlottetown	The Great-West Life Assurance Company	
		Hyndman & Company Limited	LFA
Ives, Stewart Gordon	Charlottetown	The Excelsior Life Insurance Company	LS
Jenkins, J. Frank	Summerside	Symons General Insurance Company	
		Canadian General Life Insurance Company	LFS
John, Haveli R.	Sherwood	The Sun Life Assurance Company of Canada	LS
Johnson, Keir	Miscouche	Cumis Life Insurance Company	
		Cumis General Insurance Company	LF
Johnson, Scott A.	Charlottetown RR1	The Prudential Insurance Company of America (TERMINATED)	LS
Johnston, Louise	Charlottetown	Linkletter Travel Agency (Restricted to Travel Insurance Only)	
Kameka, Paul Francis	Elmsdale RR2	The Mutual Life Assurance Company of Canada	LS
Keenan, Jack A.	Charlottetown	The Sun Life Assurance Company of Canada	LS
Keller, Harold	Cornwall	Pennsylvania Life Insurance Company	LS
King, Gerald Wayne	Warren Grove	The National Life Assurance Company of Canada (TERMINATED)	L
Lachapelle, Margaret	Sherwood	Hyndman & Company Limited	FA
Lake, Malcolm Douglas	Montague	The Mutual Life Assurance Company of Canada	LS
Larsen, Linda	Charlottetown	Linkletter Travel Agency (Restricted to Travel Insurance Only)	
Larter, George Henry	Charlottetown	The Sun Life Assurance Company of Canada (TERMINATED)	LS
Lawless, Joseph V.	Wilmot	The Sun Life Assurance Company of Canada	LS
LeClair, Tom	Winlsoe RR2	Unifund Assurance Company	FAS
Ling, Victor S.	Charlottetown	The Empire Life Insurance Company	L
Llewellyn, Arnold A.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	
		Sun Alliance and London Assurance Company Limited	LFA
Lougheed, Robert	Montague	Tri-County Agencies Ltd.	FA

MacDonald, W. Blair	Charlottetown	The Empire Life Insurance Company	LS
MacDonald, Earl	Borden RR1	Hyndman & Company Limited	FA
MacDonald, R. Elmer	Borden RR1	The Great-West Life Assurance Company	L
MacDonald, George Bernard	Cornwall RR4	Commercial Union Assurance Group	LFAS
MacDonald, J. Ken	Southport	The Prudential Insurance Company of America	LS
MacDonald, Marven	Charlottetown	H. L. Sear Insurance Ltd.	FA
MacDonald, Philip	Summerside	Prince Edward Island Mutual Fire Insurance Company	F
MacDonald, Victor F.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacDougall, Audrey	St. Eleanors	W. D. Young Ltd.	FAS
MacDougall, James C.	Charlottetown	Family Life Assurance Company	L
MacDougall, Maureen F.	Charlottetown	The Prudential Insurance Company of America (TERMINATED)	LS
MacEachern, Dawn	Winsloe RR2	Al-Can Travel Inc. (Restricted to Travel Insurance Only)	
MacEachern, Gordon J.	Charlottetown RR5	The Canada Life Assurance Company	LS
		The Mutual of Omaha Insurance Company (TERMINATED)	LS
MacEwen, Archibald S.	Stanley Bridge	Family Life Assurance Company	L
MacFadyen, Millar	Charlottetown	Geroge (Bus) Peake & A. R. McInnis Ltd.	FA
MacKay, James	Charlottetown	Prince Edward Island Mutual Fire Insurance Company	F
MacKinnon, Cyril G.	Murray River	Commercial Union Assurance Group	LFA
MacKinnon, Glen	Murray River	Commercial Union Assurance Group	FA
MacKinnon, Roger Keith	Winsloe RR1	The Imperial Life Assurance Company of Canada	LS
MacLean, Dorothy	North Wiltshire	Prince Edward Island Mutual Fire Insurance Company	F
MacLeod, Neil	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
MacLeod, Sterling S.	Sherwood	The Mutual Life Assurance Company of Canada	L
MacLeod, Thomas A.	Montague	Crown Life Insurance Company	L
MacLeod, Wensell S. H.	Charlottetown	The Imperial Life Assurance Company of Canada	LS
MacLure, W. Hazen	Murray Harbour North	The Great-West Life Assurance Company	
		Hyndman & Company Limited	LFA
MacMurdo, Wallace E.	St. Eleanors	The Canada Life Assurance Company	LS
MacNeill, George	Summerside	The Imperial Life Assurance Company of Canada	LS
MacNeill, Wayne	Charlottetown	The Mutual Life Assurance Company of Canada	LS
MacPhail, William F.	Cornwall	The Canada Life Assurance Company (TERMINATED)	LS
		Mutual of Omaha Insurance Company	LS
MacPhee, Garth Neil	Cornwall	The Great-West Life Assurance Company	LS
MacPherson, Roderick E.	Cornwall RR4	The Mutual Life Assurance Company of Canada	LS
McAleer, John Wilfred	Charlottetown	The Mutual Life Assurance Company of Canada	
		George (Bus) Peake & A. R. McInnis Ltd.	LFAS
McCabe, James C.	Souris	Occidental Life Insurance Company of California	
		Mutual of Omaha Insurance Company	
		Charlie Cooke Insurance Inc.	LFAS

McCarthy, Eric D.	Bloomfield Station	
McCloskey, James Joseph	Charlottetown	
McCloskey, James W.	Souris	
McGuire, Patrick W.	Charlottetown RR7	
McInnis, David A.	Charlottetown	
McInnis, Wilbert C.	Charlottetown	
McIver, A. Kathleen	Summerside	
McKenna, David W.	Summerside RR3	
McLure, Chesser David	St. Eleanors	
McNab, Frank	Sherwood	
McNeill, Donna	Charlottetown	
Madore, Kevin J.	Charlottetown	
Mahar, Wade F.	Charlottetown	
Mal, Noel V.	Charlottetown RR1	
Martin, Donald K.	Charlottetown	
Mason, Diane	Summerside	
Matheson, Mabel M.	Charlottetown	
Millar, Harold	Richmond RR1	
Millar, James A.	Cornwall RR2	
Mitchell, Lorne Preston	Cornwall	
Montgomery, James C.	Charlottetown	
Moran, Alban B.	Cornwall	
Morash, Kenneth L.	Cornwall	
Morris, Lois P.	Charlottetown	
Morrison, Charles M.	Sherwood	
Morrison, Edward R.	Charlottetown	
Mosher, Elizabeth	Morell	
Moyaert, Marcel	Montague	
Moyaert, Persus	Montague	
Murphy, David W.	Charlottetown	
Murray, Floyd H.	Sherwood	
Mutch, Robert L.	Summerside	

Combined Insurance Company of America (TERMINATED)	S
The Imperial Life Assurance Company of Canada	LS
The Mutual Life Assurance Company of Canada	LS
Commercial Union Assurance Company Limited	
H. L. Sear Insurance Ltd.	LFAS
George (Bus) Peake & A. R. McInnis Ltd.	FAS
George (Bus) Peake & A. R. McInnis Ltd.	FA
George (Bus) Peake & A. R. McInnis Ltd.	FA
The Sun Life Assurance Company of Canada	LS
The Mutual Life Assurance Company of Canada (TERMINATED)	LS
Charlie Cooke Insurance Inc.	FA
Linkletter Travel Agency	
(Restricted to Travel Insurance Only)	
The Sun Life Assurance Company of Canada	LS
The Canada Life Assurance Company	LS
Zurich Life Insurance Company of Canada	L
Don K. Martin Inc.	FA
Linkletter Travel Agency	
(Restricted to Travel Insurance Only)	
Family Life Assurance Company	L
Gordon Full Insurance Inc. (D.R. Baker Insurance Ltd.)	
The Wawanesa Mutual Life Insurance Company	LFA
H. L. Sear Insurance Ltd.	FA
The Great-West Life Assurance Company	
Hyndman & Company Limited	LFA
The Great-West Life Assurance Company	L
The Prudential Insurance Company of America	LS
The Mutual Life Assurance Company of Canada	LS
George (Bus) Peake & A. R. McInnis Ltd.	FA
(Restricted to Renewal Commission Only)	
The Mutual Life Assurance Company of Canada	LS
The Sun Life Assurance Company of Canada	LS
G. B. MacDonald Insurance	FA
Tri-County Agencies Ltd.	
Crown Life Insurance Company	LFA
The Commerical Life Assurance Company of Canada (TERMINATED)	L
Tri-County Agencies Ltd.	FA
The Citadel General Assurance Company	S
Combined Insurance Company of America	S
The Wawanesa Mutual Life Insurance Company	L

Neal, Stanley A.	Albany RR1	Combined Insurance Company of America (TERMINATED)	S
		Mutual of Omaha Insurance Company	LS
Newson, Wayne	Kensington RR4	Prince Edward Island Mutual Fire Insurance Company	FA
Nicholson, Donald B.	Summerside	George (Bus) Peake & A. R. McInnis Ltd.	FA
Nicholson, E.M.	Summerside	E.M. Nicholson Ltd.	FA
Nicholson, Roderick J.	Charlottetown	The Standard Life Assurance Company	LS
O'Brien, Alden R.	Winsloe RR2	The Mutual Life Assurance Company of Canada	LS
Ostridge, Carl G.	Charlottetown RR5	The Mutual Life Assurance Company of Canada	LS
Paquet, John J.	Crossroads	The Prudential Insurance Company of America	LS
Paynter, Garth M.	Crossroads	The Sun Life Assurance Company of Canada (TERMINATED)	LS
Pfinder, Richard M.	Bloomfield RR2	Combined Insurance Company of America	S
Picard, Gilbert Edward	Kensington	The Maritime Life Assurance Company	L
Quinn, Gordon Milfred	Eliot River	The Mutual Life Assurance Company of Canada	LS
Ramsay, E. M.	Summerside	E. M. Ramsay Insurance Agency	FA
Rayner, Gary	Kensington RR6	Island Travel (Restricted to Travel Insurance Only)	
Rayner, William R.	Summerside	Crown Life Insurance Company	L
Reid, Barrie C.	Earnscliffe	Hyndman & Company Limited	FA
Rice, Rus	Souris	S. A. Fraser Ltd.	FA
Rice, Sally A.	Souris	Sun Alliance & London Assurance Company Limited	L
Richard, Roger J.	Summerside	Assumption Mutual Life Insurance Company	L
Robertson, Alex J.	Winsloe	Prince Edward Island Mutual Fire Insurance Company	F
Robertson, Mark	Victoria	The Dominion Life Assurance Company	L
Robichaud, Ronald	Sherwood	Combined Insurance Company of America	S
Rochford, John R.	Alberton	Security Casualty Company	LA
Rodd, Don	Cornwall	The Mutual Life Assurance Company of Canada	LS
Rodd, Mrs. Glenn	Summerside	Island Travel (Restricted to Travel Insurance Only)	
Rogers, Allison	Borden	Combined Insurance Company of America	S
Rogers, Russell	Charlottetown	Charlie Cooke Insurance Inc.	FA
Rourke, William B.	Montague	Tri-County Agencies Ltd.	FA
Rush, Mary C.	Charlottetown	Hyndman & Company Limited	FA
Sabapathy, George	Charlottetown	Combined Insurance Company of America	S
Saint, J. Allan	Charlottetown RR1	Charlie Cooke Insurance Inc.	FA

Saint, Harold C.	Charlottetown	Occidental Life Insurance Company of California
Saint, Marjorie	Charlottetown RR1	Charlie Cooke Insurance Inc. LFA
Scott, David A.	Summerside	Charlie Cooke Insurance Inc. FA
Sewuster, Wilma	Charlottetown	Combined Insurance Company of America (TERMINATED) S
Shaw, Keith	Summerside	The Combined Insurance Company of America (TERMINATED) S
Simpson, Bruce	Bradalbane RR1	Dominion Automobile Association (Pitts Life Insurance Company) LS
Simpson, Clifford	Bradalbane RR1	Prince Edward Island Mutual Fire Insurance Company F
Smith, Gerald W.	Sherwood	Prince Edward Island Mutual Fire Insurance Company F
Smith, Harold P.	Pownal	The Imperial Life Assurance Company of Canada LS
Steeves, Renate H.	North River	George (Bus) Peake & A. R. McInnis Ltd. FA
Stetson, Errol	O'Leary	The Imperial Life Assurance Company of Canada (TERMINATED) LS
Stevenson, David	Charlottetown	R. E. Ellis & Son Ltd. F
Stevenson, William V.	Charlottetown	Stevenson's Insurance Agency Ltd. FA
		Stevenson's Insurance Agency Ltd.
Stewart, Lilian Annette	St. Peters Bay	The North American Life Assurance Company LFA
Sullivan, Guy M.	Wilmot	The Imperial Life Assurance Company of Canada LS
		Atlantic Mutual Assurance Company
		E. M. Nicholson Ltd. LFA
Tarr, Grant	Sherwood	
Thomson, Ethel M.	North Tryon	Combined Insurance Company of America (TERMINATED) S
Tomilson, William H.	Charlottetown	George (Bus) Peake & A. R. McInnis Ltd. FA
Toole, Michael E.	Bonshaw	The Imperial Life Assurance Company of Canada LS
Trail, Cameron	Alberton RR1	The Canada Life Assurance Company LS
Tremere, C. Winston	Union Road	Prince Edward Island Mutual Fire Insurance Company F
		Charlie Cooke Insurance Inc. (TERMINATED) FA
Turner, Edwin W.	O'Leary RR3	The Co-operators LFA
		The Great-West Life Assurance Company
Turner, Ronald W.	O'Leary	Hyndman & Company Limited LFA
Tutty, Michael B.	Charlottetown	Hyndman & Company Limited FA
		The Wawanesa Mutual Life Insurance Company LS
		The Imperial Life Assurance Company of Canada (TERMINATED) LS
Underhay, Ernest	Bay Fortune	Commercial Union Assurance Group FA
Vessey, J. Ledwell	West Royalty	Charlie Cooke Insurance Inc. FA
Victor, Henderson S.	Winsloe	Sun Life Assurance Company of Canada LS
Walker, J. Sterling	Charlottetown	Charlie Cooke Insurance Inc. FA
Walmsley, Jack	Summerside	The Mutual Life Assurance Company of Canada L
Watson, Robert	Charlottetown	Don L. Clark Inc. FA

Webster, Sterling Vance	Mount Stewart	The Mutual Life Assurance Company of Canada	
Wedlock, William W.	Summerside	The Great-West Life Assurance Company	LS
Weeks, Lloyd B.	Charlottetown	Hyndman & Company Limited	LFA
Weeks, Paul	Charlottetown RR5	George (Bus) Peake & A. R. McInnis Ltd.	FA
Wigmore Cecil	Parkdale	The Home Insurance Company	FA
Whelan, Merrill T.	Charlottetown	Charlie Cook Insurance Inc.	FA
Whidden, Philip E.	West Royalty	The Standard Life Assurance Company	LS
Whiston, Delton S.	Sherwood	Hyndman & Company Limited	FA
White, Diane	Montague	Combined Insurance Company of America	LS
White, Everett H.A.	Charlottetown	Hyndman & Company Limited	FA
Willson, Craig B.	Mount Stewart RR4	The Imperial Life Assurance Company of Canada (TERMINATED)	LS
Wood, Blair	St. Peters Bay	Hyndman & Company Limited	FA
Wood, Mary	Kensington	Combined Insurance Company of America	S
Wood, Michael A.	Winsloe RR1	Don L. Clark Inc.	FA
		Mutual of Omaha Insurance Company (TERMINATED)	LS
Younker, Robert E.	Charlottetown	The Canada Life Assurance Company	LS

INSURANCE ADJUSTERS

NAME OF ADJUSTER	COMPANY
Ahier, Lionel Joseph	Morden & Helwig Limited
Armstrong, Hugh Beverley	Armstrong Insurance Claims
Burgess, Ronald C.	Underwriters Adjustment Bureau Limited
Cinnamon, Susan K.	Wawanesa Mutual Insurance Company
Crawford, Kenneth D.	The Co-operators
Crosby, Gary Alan	B.E. MacKay Adjusters Ltd.
Delaney, Edward J.	Underwriters Adjustment Bureau Limited
DeLong, Thomas Eric	Crawford & Company Insurance Adjusters
Forsythe, Harold E.	Royal Insurance
Frizzell, Warren J.	The Co-operators
Gee, Troy W.	The Co-operators
Hogan, Roger W.	Morden & Helwig Limited
Johnson, Robert G.	Morden & Helwig Limited
Lawson, John A.	Lawson Adjustment Service Ltd.
LeBlanc, Roger J.	Dominion of Canada Group
Leger, Simon J.	Crawford & Company Insurance Adjusters
MacDonald, Violet L. G.	Canadian General Insurance Company
MacDougall, Gordon A.	B.E. MacKay Adjusters Ltd.
MacLean, Boyd R.	MacKay-Jollimore (P.E.I.) Limited
MacLeod, T. E.	Hyndman & Company Limited
McCarron, James Ian	Commercial Union Assurance Group
Miller, James B.	Morden & Helwig Limited
O'Brien, James Richard	Wawanesa Mutual Insurance Company
Ross, John B.	Crawford & Company Insurance Adjusters
Schurman, Herbert	Lawson Adjustment Service Ltd.
Simpson, Stewart F.	The Co-operators
Sonier, Lorena M.	B. E. MacKay Adjusters Ltd.
Sprague, Arnold B.	Commercial Union Assurance Group
Wheatley, John	Wheatley Adjustment Bureau Limited
Willoughby, John H.	MacKay-Jollimore (P.E.I.) Ltd.

5